DOCUMENT RESUME

ED 465 477 RC 023 526

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TITLE Welfare and Support Services for Farm Families.
INSTITUTION Rural Industries Research and Development Corporation, Barton (Australia).
REPORT NO RIRDC-02/042
ISBN ISBN-0-642-58441-9
ISSN ISSN-1440-6845
PUB DATE 2002-05-00
NOTE 103p.; Paper presented at the Annual Meeting of the Australian Council for Educational Administration (Hobart, Australia, September 9-12, 2000). Contains small print.
CONTRACT RIRDC-UNE-58A
AVAILABLE FROM For full text: http://www.rirdc.gov.au/reports/HCC/02-042.pdf.
PUB TYPE Reports - Research (143)
EDRS PRICE MF01/PC05 Plus Postage.
DESCRIPTORS Access to Information; Adult Farmer Education; *Family Needs; *Family Programs; *Farmers; Financial Services; Foreign Countries; Help Seeking; *Human Services; Information Services; Job Training; *Rural Family; Social Support Groups; Stress Variables; Welfare Services; Well Being
IDENTIFIERS *Access to Services; *Australia; Family Support; Service Utilization

ABSTRACT

Following the extended Australian drought of the 1990s, a review was undertaken to assess the programs and services that support farm families and respond to their welfare needs. A total of 43 service providers and 21 farm families were interviewed in New South Wales and Queensland. Following an introduction and description of methodology, the third section of this report summarizes support services and assistance for farm families provided by federal, state, and private agencies. Programs and services covered financial support for farmers during exceptional circumstances, grants for training in agricultural and business skills, family counseling services, legal services, social security and welfare services, youth services, education and training, health services, and information services. Educational services included allowances for secondary students living away from home, grants to train farm employees, health promotion and education, training of rural health workers, and vocational training and guidance. The fourth section examines families' service-related experiences and preferences, including reasons for seeking assistance, use of charity and unofficial sources of assistance, sources and use of information by farm families, awareness of and access to services, extent of service usage and acceptability, barriers to farm families seeking assistance, training needs of service providers, agency cooperation, self-help groups, community networks, services for farmers leaving farming, attitudes toward support, gaps in services, and use of counseling services. Appendices present interview schedules and a literature review on the stresses experienced by farm families. (Contains 50 references.) (SV)

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Welfare and Support Services for Farm Families

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A report for the Rural Industries Research and Development Corporation

by
Richard Stayner and Elaine Barclay

May 2002

RIRDC Publication No 02/042
RIRDC Project No. UNE-58A

RC 023526

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ISBN 0 642 58441 9
ISSN 1440-6845

Welfare and support services for farm families
Publication No. 02/042
Project No. UNE 58A

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Published in May 2002
Printed on environmentally friendly paper by Canprint

Foreword

During the periodic crises in the farm sector such as those arising from extreme climatic events or commodity price collapse, the acute financial condition of many farm businesses create stresses that can have severe consequences for the well-being of farm families. At such times, it is not clear that the programs, services and agencies that are in place to respond to the welfare needs of farm people are adequate to the task. The period following the extended drought of the 1990s offered an opportunity to review these services and to learn from the experiences of the farm people who used them.

The study reported here, undertaken during 1997-98, aimed to conduct such a review, and to propose ways of improving the mix and delivery of services and programs to meet the welfare needs of farm families who are experiencing adjustment stress.

This project was funded from RIRDC Core Funds which are provided by the Federal Government.

This report, a new addition to RIRDC's diverse range of over 600 research publications, forms part of our Future Agricultural Systems R&D program, which aims to identify key generic cross-sectoral issues confronting the rural sector and devise appropriate R&D programs that will benefit the sector and the nation.

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Peter Core
Managing Director
Rural Industries Research and Development Corporation

Acknowledgements

The authors would like to record their sincere appreciation for the assistance of the many people who took time to speak with us, and for sharing information and their experiences with us. In particular, we would like to thank the Rural Financial Counsellors Fran Rowe, Graham Rowlands, and David Cooper; Drought (Family) Support Workers and numerous other service providers; and especially the many members of farm families who shared with us their experiences of what had been a very stressful time for them.

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At the time the research was carried out, they held similar positions in the Rural Development Centre at the University of New England. The Centre was absorbed into the Institute for Rural Futures in August 2000, when that Institute was established.

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Abbreviations

CLS	**Community Legal Service**
DOCS	**Department of Community Service**
DSW	**Drought Support Worker**
IED	**Income Equalisation Deposit Scheme**
FMB	**Farm Management Bonds**
RFSW	**Rural Family Support Worker**
FarmBis	**Farm Business Improvement Program**
TRDC	**The Rural Development Centre**

Executive Summary

Objectives
The objective of the study was to contribute towards improving the mix and delivery of services and programs to meet the welfare needs of farm families undergoing stress, by:

- providing an overview of the support needs of farm families during times of financial and other stress in farming;
- describing the agencies, services and programs which are or have recently been available to meet those needs; and
- proposing ways of closing any gaps in the range of supports available.

Background
Responses to the needs of farm families undergoing adjustment pressure during periodic rural crises and at other times are primarily targeted at treating the financial condition of the farm business. It seems to be assumed that the personal symptoms of adjustment stress are adequately addressed by generic welfare safety nets in the form of payments or services from government or non-government agencies. Recent experiences of rural crises, however, raise questions regarding how well these responses meet those needs. This project reviews the experiences of farm families and service providers during the recent drought, and critically examines the current mix of policies, programs and services which address the needs of farm families undergoing stress, in order to propose improvements which would reduce its personal, community and industry costs.

Research outcomes
The research demonstrated the importance of understanding farmers attitudes and ways of experiencing their adjustment stress. These have crucial effects on farmers' propensity to take various actions to deal with adjustment pressure, and on their relationships with the range of support services and agencies available.

While farm families experiencing adjustment pressure may express their immediate needs as a need for income support, and while such support may temporarily alleviate the symptoms of stress, there are usually more deep-seated causes that need further attention. Addressing these causes often requires more general counselling and advice. Farmers themselves must also come to understand the more deep-seated sources of their stress.

Service providers and agencies need to have a keen understanding of the experience of farmers considering or undergoing transition from the industry, so that services are adequate and effective.

The research has summarised the wide range of support services available to farmers undergoing adjustment pressure. While these appear comprehensive, farmers' knowledge and understanding of them is often lacking. The research has identified a number of factors that inhibit farmers' use of these services.

Implications.
In the light of our findings, the current mix of government services available to farmers experiencing adjustment pressure seems better now than in the past. Our research has identified some apparent gaps in these services, however, especially in non-financial counselling services, and in the range of supports that appear relevant to farm families in transition from the land.

1. INTRODUCTION

1.1 - Background

Over the past decade various forces have created severe stresses in rural Australia, deeply affecting Australia's farm families and leaving many unable to sustain operating and capital budgets (Walker & Battye, 1996). There have been reports of a range of damaging consequences for farm families, including increases in marriage and family dysfunction, behavioural problems in children, drug and alcohol problems, depression and suicide (Lippert 1992; cited in Walker & Battye, 1996). Apart from the effects on individual families, there are costs at the industry level in terms of inappropriate or delayed adjustment, and poor management decisions which reduce industry performance. There are also costs at the community level in terms of diminished community cohesion and adaptability.

It is clear that many of the effects of financial and other stresses in farming families are not adequately addressed by programs targeted at the financial condition of farm businesses. Indeed, it is desirable to make a clear distinction between programs which are directed at enhancing the economic efficiency of the industry from those directed at meeting the welfare needs of farm families, including those that arise in the course of the continuous adjustment of the industry to changing circumstances. It is important that a continuing objective of farm policy be to improve the efficiency of farm businesses, so that the industry continues to be a major contributor to the economic performance of the nation. Given the nature of farming as a business, where the external economic environment is highly competitive and demands continual adaptation on the part of farm businesses, and given the fact that the overwhelming majority of farms in Australia are family owned and operated, the inevitable consequence is that from time to time all farm families will experience significant business and personal stress. The challenge is to design programs that address the well-being of individuals and families in ways which do not significantly inhibit the incentives for those in the industry to pursue efficiency. Given the relationships between business performance and family well-being, however, this is no easy task.

There has been a plethora of responses to these stressful circumstances, from governments at all levels and from non-government organisations, as well from rural communities themselves. The Drought Relief Payment, Drought Support Workers in New South Wales and their counterparts in Queensland, the 'exceptional circumstances' provisions of the Rural Adjustment Scheme, and charity organisations within rural communities have assisted many farm families through these tough times. In September 1997, the Commonwealth Government announced a number of measures, within a package entitled *Agriculture - Advancing Australia*, which aimed to provide an integrated adjustment program for the farm sector.

Describing the causes, symptoms, and responses as a 'crisis', however, obscures the fact that financial and personal stress are a continually recurring feature of the lives of farm families. Even in the absence of externally generated shocks, family farming is characterised by endemic sources of stress, both internal and external to the family and its farming business.

It can be argued that *the way these stresses are experienced by farm families* requires specialised knowledge and responses on the part of support services, and special recognition within assistance programs. In particular, the complex mixture of business and family objectives in farming means that financial stress in the business will usually have associated consequences for family well-being. In addition, there are a number of characteristic attitudes and values held by farm families regarding their

economic and social roles which affect the way they are likely to perceive and access services, and which need to be taken into account when designing and delivering programs aimed at meeting their needs. Programs that make monetary transfers to farm families are not sufficient in themselves to meet those needs.

It is an opportune time, therefore, to review the range of programs and responses which address the 'welfare' needs of farm families. It is necessary to observe farm families' acceptance and use of the various services currently in place and to highlight those services that seem to be most useful. It is also useful to assess these findings in light of the recently announced Commonwealth programs. This knowledge will assist policy makers in planning programs of support for farm families.

Workshop

A Workshop entitled 'Welfare and Support for Farm Families' was convened by The Rural Development Centre and held in Canberra on 12 March 1996. The Workshop brought together representatives of government and non-government organisations to share information about their respective policy approaches and program offerings, and to discuss a number of inter-related issues which bear on the subject of this study. The report of the workshop (Stayner and Wolstenholme, 1996) is of considerable relevance to this study, and will be drawn upon in this report.

1.2 Objectives

The aim of the present study is to contribute towards improving the mix and delivery of services and programs to meet the welfare needs of farm families undergoing stress, by:

- providing an overview of the support needs of farm families during times of financial and other stress in farming;
- describing the agencies, services and programs which are or have recently been available to meet those needs; and
- proposing ways of closing any gaps in the range of supports available.

Services for farm families, both financial and non-financial, government and non-government will be reviewed. The characteristics of relevant services will be examined, and their accessibility and acceptability to farm families will be discussed.

1.3 Technical background

A review of relevant literature can be found in Appendix 1. The following is a brief summary of the main factors that appear to be involved in addressing this issue.

1.3.1. The stresses of family farming are endemic rather than 'exceptional'.

Economic and environmental factors

- In developed economies, while the value of farm output continues to rise, the farm sector accounts for a declining *share* of both national income and total employment, and there is often even a declining *level* of farm employment. The substitution of capital for labour usually leads to fewer people being employed in farming. This usually requires the movement of people out of farming.
- Most farm industries face declining 'terms of trade': that is, the ratio of prices received for farm output to prices paid for farm inputs has been declining.
- Given the tendency for farming to be an inherited occupation, there is a continual tension between the declining aggregate employment capacity of the industry and the reproduction of more potential entrants from within existing farm families.
- Further competitive pressure is generated by new entrants from outside existing farm families.
- The close interplay between family life-cycle events and business life-cycle pressures often create stresses.
- There are also external and intermittent (therefore relatively unpredictable and stressful) sources of shock, such as climatic events, commodity price volatility, and sudden degradation of bio-physical systems.
- The onset of stressful events in farming is often gradual, insidious and ambiguous. For example, the stress experienced during a developing drought or financial difficulty does not escalate sufficiently quickly to trigger a 'disaster response' as do fires, earthquakes, and floods. It may be necessary to depict events as 'disasters' in order to elicit sympathetic responses from governments and voluntary support agencies, but this may result in treating symptoms rather than causes.

Attitudinal factors

- Farm families and rural communities inculcate strong attachments to the occupation of farming and to a rural lifestyle.
- The merging of occupation with personal identity is particularly strong in farming.
- The culture of family farming emphasises attachment to occupation, family, and place, and this often makes adjustment stressful.
- There are common perceptions amongst farm families of the role of 'powerful others' (governments, big business, unions, the 'environmental' lobby, foreign trading nations) in determining their fate, and of indifference or even of malign intent on the part of politicians and public servants. These beliefs can add to farmers' stress by inhibiting both their understanding of its actual sources and their responses to it.

- The capacity of farm families to adapt or adjust is further constrained by attitudes relating to inter-generational and gender roles and identities.

These attitudes may constrain the capacity of farm people and rural communities to respond autonomously and adaptively to adjustment pressures. These attitudes include, especially, self-images of self-sufficiency and self-reliance. This leads, for example, to the tendency to stigmatise 'welfare' recipients. It can also mean that farming families tend to view their problems as arising simply from an *immediate* cause, such as inadequate income or drought. They therefore tend to believe that their problems can be addressed simply by measures to treat the immediate cause, by restoring the financial position of their farm business. Farm people are also likely to see themselves as deserving of special assistance, which they justify by reference to the contribution of the farm sector to the national economy and to traditional cultural values and the national identity. However, they see some forms of assistance as more acceptable than others. In particular, farm people are strongly averse to being seen as receiving what they call *welfare* or *handouts*.

Accordingly, in order to be effective, assistance to farm people must take into account how they experience the pressures on them, and the 'lenses' through which they view their situations and any assistance to improve their condition.

1.3.2. Farmers respond to stress by making a range of changes in their businesses and households

Household-related responses include 'belt-tightening' — that is, reduction of expenditure on food, clothing, health, utilities, entertainment, vacations, education, and home maintenance; the rundown of savings; off-farm employment or relocation of one or more family members; increased use of credit; borrowing from relatives; and receipt of government or non-government assistance.

1.3.3. These stresses and actions often have important consequences for the well-being of farm families

The consequences of these stresses can include a loss of self-esteem, leading to withdrawal from social and community activity, inhibition or paralysis of adaptive responses, poor decision-making about financial and family matters, depression, the breakdown of family relationships, poor physical health, violence, substance abuse, increased occupational accidents, and even suicide. Many farm families remain in the industry in a very distressed state, while others experience severe trauma in leaving it.

These consequences may be experienced by farming families and employees themselves, but there may also be flow-on effects to the rest of their communities, whose economic and social well-being are linked, to varying degrees, to that of the farm sector, through economic flows, social involvement, and psychological identification.

1.3.4. Changing policy context

Commonwealth Government assistance to the farm sector is moving away from programs which directly target the financial position of farm businesses or which underwrite the inherent risks of

farming, and towards programs designed to engender 'self-reliance', by improving the management capacities of farmers, in particular their ability to manage those risks unassisted by government. This change in policy emphasis is intended to convey a message to farmers that they should not rely on government to be the ultimate guardian of farm business viability, but that government will assist farmers to upgrade their own management skills, and will provide 'financial instruments' (taxation-linked savings products) to assist in this. The current Government acknowledges that this approach requires what it calls an 'adequate welfare safety net' for farmers. The programs it is providing to meet this objective suggest that the welfare of farm families is seen as being predominantly determined by their income.

1.3.5. Policy objectives: efficiency and equity

From a policy perspective, *efficiency* is probably best defined as maximising desired social outcomes (whatever they might be) per unit of input. Defining desired social outcomes in operationally convenient ways, however, so that trade-offs can be analysed, is often very difficult. For convenience, therefore, efficiency often seems to be construed more narrowly, namely as the use of the nation's resources so as to maximise the total value of the nation's output. In a market-based economy, this is done by encouraging producers to be responsive to market signals and rewards. This requires productive resources, including people, to move relatively freely between alternative uses, occupations, and places. In the current context, this objective requires that farmers should respond to declining rewards from farming either by changing what they produce, how they produce it, or, if these measures are insufficient, by leaving the industry. As discussed above, however, the occupation of farming is characterised by a number of attitudes that tend to inhibit the movement of people out of the industry, thus potentially reducing its efficiency. For various reasons, farm people sometimes endure extended periods of low income in the hope (often unfounded) of returning to viability. These periods can be marked by the sorts of personal and social damage noted above.

Policy recognises that markets do not always work perfectly. When markets fail to transmit signals that reflect the full social costs and benefits of the alternative uses of scarce resources, governments may judge that intervention is warranted. For example, governments may consider that farmers generate social benefits greater than the value of the outputs of their farm businesses. These benefits may be in the form of symbolic or cultural values appreciated by the wider community. There is some indirect evidence that the non-farm community does place an extra-market value on farmers and the farm sector. This evidence includes the wider community's acceptance of the rationale for programs aimed at the survival and revival of farm businesses experiencing the consequences of what would be seen as business risks in other industries. Governments in this and other countries have in the past provided assistance to the farm sector on such grounds, but the content of current Australian Government programs implies that this tendency is weakening here.

Equity objectives relate to what the wider community considers 'fair' or 'equitable'. Important dimensions of people's well-being ('welfare') are dependent upon their income; indeed income is often seen as the most convenient single measure of one's well-being. Therefore, when farmers temporarily experience severely depressed incomes and have inadequate resources of their own to provide their families with the basic necessities of life, the wider community may consider it 'fair' to support them, as are others who are unable to earn an adequate income, such as job seekers, the elderly, or other pension recipients, and for whom a 'welfare' problem is said to exist. The programs that governments provide for these groups, on equity grounds, are sometimes loosely called 'welfare' programs. Unfortunately, perhaps, the word *welfare* often carries some stigma in our culture, and certainly in our farming culture.

An important qualification to the equity objective is the belief that people should be required to draw on their own resources before calling on the community (through government) to support them. This criterion gives rise to the application of assets tests in determining eligibility for various forms of social security assistance. The assets tests have been the subject of considerable criticism by farmers and their organisations, who argue that during cyclical downturns, when their incomes are severely depressed, farmers are effectively unable to draw on or borrow against their often considerable assets, and so are 'unfairly' rendered ineligible for assistance in the form of income support. This matter was discussed at some length by the Special Rural Task Force (1997), which considered the implications of the assets tests on farmers' eligibility for social security assistance. Its report led to the design of special eligibility conditions for farmers in the Retiring Farmers' Assistance Scheme and the Farm Families Restart Scheme.

A further rationale on equity grounds for supporting farm families experiencing severe adjustment stress is that assistance is necessary in order to achieve a fairer sharing of the costs of industry adjustment. While it is in the national interest to pursue policies aimed at improving the efficiency of the industry (because there are presumably net benefits to the nation as a whole), the costs of the industry adjustment that results from the pursuit of such efficiency objectives are largely borne by (some) farm people, and the wider community might see this as unfair or inequitable (farmers certainly do). Accordingly, this justifies special assistance to those bearing most of these adjustment costs.

Yet another rationale on equity grounds for special programs for the farm sector relates to the special needs of that sector. Governments provide a wide range of programs for various groups in the community with special needs, or in order to alleviate undue avoidable stress. These programs include courses in English as a second language for recent non-English speaking migrants, to provide them with the means of participation in the economy and the minimum conditions for effective citizenship; refuges for victims of domestic violence; and the provision of special equipment for people with disabilities. In this context, it can be argued that farmers' experience of adjustment stress is sufficiently acute and different from that of other groups to justify the provision of programs specifically targeted at their needs. It is not necessary to argue that the adjustment traumas of farmers and their families are *greater* than that of other groups experiencing industry adjustment, merely that their experiences are *different* and not adequately addressed by generic welfare programs.

It will be noticed that the language used to discuss this policy objective is imprecise and subjective; terms like *fairness*, *equity*, *undue stress* , and so on, rely on a careful consideration of broadly held community values, and these are neither easily observable nor unchanging.

In certain circumstances the policy objectives of efficiency and equity conflict, in terms of the way they would require farmers in difficulty to be treated. A policy that might be justifiable on equity grounds might weaken the effectiveness of policies intended to achieve efficiency objectives, and conversely, comprehensive pursuit of policies designed to achieve efficiency objectives might hamper the achievement of equity objectives. This is particularly likely in relation to the farm sector because of the difficulty of separating the well-being of farm families from that of their businesses. Assistance to the farm family on equity grounds may also indirectly support the farm business, thus weakening the incentive for farmers to respond to the economic signals relating to the viability of the farm business.

2. Methodology

2.1. Fieldwork

Information was gathered during 1997-98 through case studies in three regions: north-west and central-west New South Wales and south-western Queensland. These three regions were chosen because they are similar in industry type and isolation from large regional centres; they have all experienced serious drought in the previous five years. Interviews were conducted with numerous government and non-government service providers, and with farm families, some of whom had recently left the industry.

The towns roughly at the centre of the regions studied were Roma, Moree, and Condoblin.

Roma is located in south-western Queensland, 487 km west of Brisbane on the Warrego Highway. The nearest large regional centre is Toowoomba (population about 90 000) 355 km away. Roma has a population of around 7 000 and is the commercial centre of the Maranoa district where extensive grazing and cropping areas support the beef, wool, wheat, sheep, coarse grains, timber, goats and wine industries. The Roma area also has important oil and gas extraction.

Moree with a population of around 10 000, is located on the north-western plains of New South Wales, at the intersection of the Newell and Gwydir Highways. The nearest large regional centre is Tamworth (population about 32 000) 273 km away. Moree Plains Shire often has the highest value of agricultural production of any Local Government Area in Australia, owing to the production of irrigated cotton and other crops, winter and summer dryland crops, as well as sheep and cattle.

Condobolin is located in the Lachlan Shire in central-western New South Wales, 463 km west of Sydney at the confluence of the Goobang and Lachlan Rivers. With a population of 3163, Condobolin is the centre of a district producing wheat wool, lamb, fruit and other horticultural crops. The nearest large regional centre is Dubbo (population about 30 000) 219 km away.

2.2. Procedure

Organisations or agencies providing services to farm families were initially contacted by telephone and by mail to outline the purpose of the study and invite them to participate in a telephone interview. Some were interviewed personally during visits to the area. The purpose of the interviews was to obtain an overview of the types of services offered in each region, to identify which services or programs were important in delivering services to farm families, and to seek the views of respondents on possible gaps in service delivery.

Other key themes addressed were:

- what methods providers used to inform farm families about the services they offer, and what techniques are used to encourage or make it easier for farmers to seek help;
- whether there are any factors preventing farmers or farm families from approaching service providers;
- any observed changes in the attitudes of farm people towards agencies and services over time;
- the existence of any community groups through which farm people help themselves;
- what sorts of links are there between service providers;
- whether there was a need for providers to have special skills or training to help them deal with the problems of farming families; and
- what types of services are required for farmers leaving the land.

Appendix 2 reproduces a copy of the interview schedule for service providers.

Farm families interviewed were clients of either the Rural Financial Counsellors in Moree and Condobolin or the Rural Family Support Worker in Roma. We asked that the Counsellor approach each family personally and seek their agreement to participate in our study. All families approached agreed and we then wrote to them further explaining the purpose of the study. The researcher then contacted each family to arrange a time and place for the interview.

A 'Plain Language Statement' outlining the purpose of the study, was given to each family before the interview. While participants were identified through specific service providers, we did not limit our questions to matters related to those providers. Respondents were asked about their knowledge and use of a wide range of support-type services. The interview schedule for farm families is reproduced in Appendix 3. The main objectives of the interviews were to gain an understanding of the sorts of situations that led them to seek help or advice, what sorts of help were they seeking and how they went about seeking information and support. We also wanted to gauge how successful and helpful they found the process and whether they encountered any problems or gaps in services. Other matters covered included:

- whether any retraining was undertaken and whether it led to employment;
- what sorts of help families leaving the land needed;
- where respondents thought the responsibility lay for supporting farm families in difficulty; and
- their views on the role of community-level networks to provide informal support for families.

2.3. The Participants

Service providers were identified in telephone directories and by referral from other providers in the course of the interviews. A total of 43 service providers were interviewed:

15 in the Roma and Toowoomba area,
15 in the Moree and Tamworth area, and
13 in the Condobolin and Dubbo area.

Farm families were referred to us by local Rural Financial Counsellors in Moree and Tottenham and by the Rural Family Support Worker in Roma. A total of 21 families were interviewed:

6 in the Roma area,
8 in the Moree area, and
7 in the Condobolin area.

The average age of the farmers interviewed was 51.5 years. An average of three persons were living on farm or were dependent it. Of those dependent upon the farm, 32 per cent were involved in off-farm work to supplement the farm income. The two families interviewed who had already left farming are not included in these figures.

3. Support services and assistance for farm families

This section summarises Government and non-government agencies, programs, and support services that were available to farm families in the areas surveyed *at the time of the study in 1997-98*. While this list is not comprehensive, it includes the principal support services that were used. Also included is a summary of the Commonwealth Government's package of programs entitled *Agriculture - Advancing Australia*.

3.1 Commonwealth Government

Drought policy measures

The specific objectives of the National Drought Policy were to:

- encourage primary producers and other sections of rural Australia to adopt self-reliant approaches to managing for climatic variability;
- maintain and protect Australia's agricultural and environmental resource base during periods of extreme climate stress; and
- ensure early recovery of agricultural and rural industries, consistent with long-term sustainable levels.

Government assistance was aimed at farmers considered to be viable in the long-term. For those under severe financial stress, temporary welfare assistance was provided. Those farmers unlikely to return to profitability were provided with alternative forms of support either through Commonwealth welfare programs or through assistance to leave farming through the provision of re-establishment grants. Some of these programs were funded jointly by Commonwealth and State Governments. In addition State Governments provided drought assistance from their own resources.

The policy recognised that extreme droughts do occur and that such exceptional circumstances are beyond the capacity of even prudent, (and presumably 'self-reliant') farmers to prepare for. Therefore assistance was made available for both farm businesses and farm families.

The Rural Adjustment Scheme (RAS)

The Rural Adjustment Scheme aimed to assist eligible farmers to improve the productivity, sustainability and profitability of their farm and provide support for long-term profitable farmers facing drought exceptional circumstances (DEC). The scheme also provided assistance for farmers exiting farming. The following measures were available under RAS:

- *Farm productivity enhancement measures* (incorporating an interest subsidy of up to 50% of the cost of commercial finance).

- *Exceptional circumstances assistance* (incorporating an interest subsidy of up to 100% of the cost of commercial finance)

- *Grants for Training and Professional Advice*
  Training and professional advice and training was available to improve managerial, husbandry, technical, financial or business knowledge and skills to increase the productivity of farms and improve the long term sustainable profitability of farm businesses. Support was available through a non-repayable grant of up to $5 000 (limited to $3 000 in any one year) to each partner in the farm business who was working full-time on the farm.

- *Re-establishment Grants.* Re-establishment support was provided to assist farmers making the adjustment out of farming. Support up to $45 000 was available for farmers without prospects of long term profitability who wished to leave the farm sector. Grants of $75,000 were available for those in drought exceptional areas along with immediate access to labour market programs. Support was provided as an advance or a grant was subject to an assets tests excluding household and personal effects.

- *Farm Household Support (FHS) Scheme.* The Farm Household Support Scheme (administered by the Department of Social Security) provided assistance for farmers who were unable to meet their day-to-day living expenses and who were denied further commercial finance by their business lenders. The FHS was paid as a loan for two years with appropriate repayment terms to meet the living expenses of the farm family. Part of the payment could be converted to a grant for farmers exiting the industry. The FHS was considered to be ineffective and was terminated in the 1996-97 Budget. There was approximately $5 million in outstanding FHS debts owed by mostly low income farmers who did not have the capacity to repay it. Under the AAA package, all outstanding FHS loans will be converted to grants. Those farmers who have repaid their debts will be reimbursed.

  The RAS also had a regional focus providing financial support to regions with entrenched rural adjustment problems to facilitate measures such as farm exits and property consolidations.

Other Commonwealth assistance

- *Drought Relief Payment (DRP)* was payable to farmers in drought exceptional circumstances areas who were experiencing difficulties in meeting family and personal living expenses. It was administered by the DSS on behalf of DPIE, and provided up to around $400 per week, subject to the income and *off-farm* assets tests applying to the Job Search Allowance (farm assets were not subject to assessment). DRP also provided entitlement to Family Payment and a Health Care Card. Students from farm families eligible for DRP were automatically eligible for Austudy, Abstudy and Assistance for Isolated Children. Assistance was available for the duration of the exceptional circumstances period and for a recovery period of twelve months following the cessation of the exceptional circumstance.

  The Drought Policy Review (1996) reported that from July 1994 to 30 June 1996, Drought Relief Payments to farm families totalled about $212 million. About 9500 farm families were assisted through DRP during May 1996, as well as an increase in the number of farmers accessing other Commonwealth welfare payments. In NSW the Drought Support Worker program disbursed some $500 000 to approximately 1100 families from November 1994 to March 1996 (Drought Policy Review, 1996).

- *Disaster Relief Scheme.* The Disaster Relief Scheme provided funds to primary producers to carry on after production losses incurred as the result of bushfires, floods or severe storms. Support was for the continuance of the farm business made in the form of a loan of up to $80 000 at an interest rate of 6% for a maximum of ten years which may be preceded by an interest-only period of up to two years.

- *Income Equalisation Deposits (IED) and the Farm Management Bonds (FMB).* The Income Equalisation Deposits (IED) and the Farm Management Bond (FMB) were aimed at assisting farmers in building up cash reserves for use in difficult financial circumstances. Tax saving and interest benefits were incentives. A drought preparedness investment allowance of 10% was available for farm improvements to encourage farmers to plan for the advent of drought and maintain cash flows during drought periods.

- *Rural Financial Counselling Program.* The Rural Financial Counselling Program is jointly funded by the DPIE, State Governments and rural communities. Grants were provided to local community groups to assist in the employment of financial counsellors in rural areas experiencing severe economic stress. The grants are available for up to 50% of the cost of a counselling service, with a ceiling on the grant of $50 000. Farm financial counselling services are also provided in Queensland by the Queensland Department of Primary Industries.

  Rural counsellors are trained in farm financial analysis and are familiar with State and Commonwealth assistance programs as well as other community services and can provide farm families with free and confidential advice on financial and related personal matters. Rural Counsellors assist by assessing a farmers current financial position, preparing budgets, assisting with loan applications, providing information on Government assistance schemes, reviewing contracts with lending institutions, identifying financial options and negotiating with creditors.

3.2 State initiatives

New South Wales Department of Agriculture

The New South Wales Department of Agriculture (NSW Agriculture) was very active across the State through the drought. The Department administered funding for farmers for the transport costs of fodder, stock drinking water, livestock transport to and from agistment and restocking for producers in drought declared areas.

The permanent Drought Hotline was available throughout the drought. The Department published several editions of the *Drought Survival Guide* which was freely available from its branches and provided a comprehensive guide to the various support services available for farmers.

Other services provided or supported by NSW Agriculture included those associated with the Rural Women's Network (Country Care Link, the Building Stronger Communities project in the Orana/Far West Region and the Challenge of Change project dealing with grief and loss in country communities) and the Rural Financial Counselling Program. The Department also funded the highly successful Drought Support Worker program.

The NSW Rural Assistance Authority (which is independent of NSW Agriculture) provided access to the Rural Adjustment Scheme, information and referral, access to electricity subsidies, drought workshops and support for community groups and information on stock maintenance in drought.

The Drought Support Workers Program

The DSW Program commenced in November 1994 with the appointment of seven workers, with an additional four appointed in March 1995. The program aimed to improve the well-being of farm families by addressing the information and emotional needs of farmers and their families. Confidential individual, family and community support was provided through emotional support, assistance in developing local support networks, linking farm families with drought initiatives and support services and making emergency cash payments (a maximum of $500) to assist in meeting household needs.

The DSWs were placed within NSW Agriculture rather than in Community Health Services as it was recognised that farmers and their families may be reluctant to access services which have an overtly counselling or social work focus. It was thought that farmers and their families would be more likely to use an information/agriculture-based service rather than a therapy/health-based one.

Duties of individual DSWs varied according to the perceived needs of farming communities. DSWs addressed meetings, facilitated family meetings, ran workshops, liaised with other services, resourced service providers, provided emotional counselling, produced newsletters and reports and media information and provided support and advocacy for other providers or clients. The DSWs linked with service providers such as Rural Financial Counsellors, welfare services (e.g., Smith Family, Salvation Army, St Vincent de Paul), social workers, educational institutions, Rural Women's Network, Country Link, Government Departments and 1800 telephone services. In the areas surveyed, DSWs frequently accompanied Rural Financial Counsellors on visits to farm families to provide emotional support while the Rural Financial Counsellor worked on the financial problems.

Knowledge of the rural way of life was regarded as the crucial and distinguishing characteristic of DSWs, along with innovative methods of service delivery less available to service providers in other agencies. Some DSWs ran small home gatherings where a number of families could be contacted in a casual setting. This allowed for information exchange and networking amongst families themselves

and personal contact with the DSW who then felt comfortable to follow up contact by telephone. Community development work by DSWs included involvement in local development projects and services such as community barbeques, community hall and local park restorations and workshops on various areas of interest to lift the spirits of the community.

The counselling aspect of their work was in great demand. The magnitude of need during the drought saw DSWs supplementing the work of Rural Financial Counsellors and Community Health Counsellors. Although many farm families were dealing with a variety of issues, most felt more confident dealing with one person rather than several people from different agencies for fear of impersonal treatment and loss of confidentiality. In locations where DSWs made contact with DSS officers, the activities of the two agencies were able to be coordinated and referrals made.

All DSW's acknowledged that the demand for service in all areas substantially outstripped the capacity of individual workers. The following impediments were outlined (NSW Agriculture, 1996):

- Regions were too large to adequately service all client demands.
- One-person offices were often left unattended, discouraging access.
- The time clients needed to achieve an outcome was underestimated.
- There was inadequate strategic planning at program level.

With improvements in seasonal conditions and revocation of large areas of Drought Exceptional Circumstances, it was decided to phase out the DSW program in January 1997. Five of the remaining seven DSWs finished in January 1997. Some DSWs interviewed maintained that there are still farm families who need debriefing and counselling. One former DSW now provides support in a voluntary capacity as a grief counsellor and educator in the Coonamble district. A variety of people and organisations such as local doctors, refer clients to her.

Other NSW State programs

- *Drought Recovery Guide* is a guide to assist farmers in planning and decision making following drought. It contained technical information on the management of finances, crops, pastures, livestock, soil and water and information on family support services and where to get specialised and individual advice.

- *Drought Hot Line.*: A toll-free telephone service provided access for all families to information about and referral to available assistance measures.

- *Farming for the future* is a program aimed to train and enhance the skills of primary producers to bring together the production, financial, family and natural resources conservation issues affecting the sustainable management of rural properties.

- *Drought Fodder Drops* for drought affected stock

- *Disaster Relief Scheme* provides for carry-on requirements following production losses caused by natural disasters such as bushfires, flood or hail, cyclone or frost.

- *Transport Subsidies* provided freight subsidies for stock to and from agistment, to saleyards, fodder movement and water cartage (terminated 31 December 1997).

- *Rural Women's Networks* provide information, links between organisations and individuals and allow women to have a greater voice in rural policy.

- *Farm Debt Mediation* is provided before a creditor takes possession of property or other enforcement action under a farm mortgage.

Queensland Department of Primary Industry

The QDPI was similarly very active throughout the drought in providing support and information for farmers, drought workshops, access to RAS assistance, assistance with electricity accounts and transport subsidies for fodder, stock drinking water, livestock transport to and from agistment and restocking for producers in drought declared areas. Rural Financial Counsellors in some towns were housed within offices of the QDPI.

Six Risk Management and Drought Coordinators were available to provide drought assistance, drought management strategies and climatic outlook. The Department also provided financial assistance to provide water supplies for rural communities.

The Department published the *Drought Bulletin* providing similar information for farmers as did the *NSW Drought Survival Guide*. The Drought Bulletin was mailed to each farmer in Queensland and updated regularly. Drought information hotlines were also provided. Farmfax is a 24-hour automated faxback information service providing information on support services, DPI programs, the Drought Bulletin, prices, seminars, meetings and information days. The DPI *Long Paddock* is a WWW site providing information for farmers.

Rural Family Support Workers (RFSW)

In Queensland, Drought Support Workers changed their name to Rural Family Support Workers (RFSW). Unlike their counterparts in New South Wales, RFSWs are funded by the Department of Family and Youth Affairs and operate in conjunction with Neighbourhood Centres. RFSWs conduct farm visits and provide assistance in the form of one-off grants to assist with family and household pressures, grants for training; support and assistance to those who have to leave the land; information and referral, as well as counselling and support. They also assist community groups in their response to the rural crisis, provide assistance with funding submissions and organise and participate in workshops dealing with rural issues.

Through the drought, the average amount of funds given to farm families was $500. The service also provided food vouchers and distributed welfare support in collaboration with Country Women's Association and St Vincent de Paul. Although the drought has passed in most areas, emergency relief is still available on a needs basis. These amounts average between $200 to $250. Although Rural Family Support services are supposed to be targeted at farm families, most RFSWs interviewed also assisted small businesses in rural towns who were suffering from the effects of economic downturn. In Miles, the RFSW is also the agent for the Department of Social Security.

3.3 Commonwealth Attorney General's Department

The Family Service Program

The Attorney General's Department administers funding for the Family Service Program through community-based agencies such as Centacare. Approximately eight organisations throughout Australia received funding to provide services such as marriage/relationship counselling, family mediation, family skills training and changeover and visiting services. The Department was piloting further counselling programs in Queensland and New South Wales.

Drought-Crisis Family Counselling Services

The Attorney-General's Department also provided crisis family counselling services available for families in drought-stricken areas of New South Wales and Queensland. The services were made available by the Commonwealth (administered through the Family Services Program), in recognition of the severe impact the current drought has had on rural families. The services provide a combination of base, visiting, mobile and toll-free telephone services to ensure that families in the more remote areas have access to this crisis family counselling program. Services were funded for a two-year period, commencing November 1994.

Legal Aid Farm Financial Service

This service is available only in Queensland and employs only two lawyers, one in Toowoomba and the other in Rockhampton. The service is designed to assist farmers with severe debt-related problems in order to equalise their bargaining position. Advice is given for managing assets and accessing assistance. The lawyer in Toowoomba believes there is an urgent need for this type of service. The majority of the clients seen are exiting farmers. Ideally, he would like to assist farmers before they get to the mediation stage, but the extent of the work-load prevents this at present. He also believes there is also a need to extend the service to cater to the needs of small businesses in rural areas.

Community Legal Services

The Commonwealth provides funding to 115 community legal centres across Australia. Community legal centres (CLCs) are community managed services which provide a variety of forms of legal assistance to people on low incomes and those with special needs. They provide free first-line legal advice, information, minor assistance and community legal education, and assist with law reform activities. These services make extensive use of volunteers and have close links with their local communities.

In 1996-1997, five new centres were established in rural communities. These are located in Dubbo, Lismore, Armidale, Rockhampton and in the Murray-Mallee region. The program also funds eight rural women's outreach projects which will provide specialised legal help for women living around Roma, Lismore, Dubbo, Mildura, Warrnambool, Whyalla, Broome and Port Hedland.

3.4 Department of Social Security (DSS)

All rural residents are entitled to access Department of Social Security payments and entitlements, and from time to time special provisions have applied to farm families. The Department administered the Drought Relief Payment and the Farm Household Support Scheme while it was in place. There is also a social worker available in each regional office. The Department appointed Financial Investment Advisers (also known as Financial Investment Service Officers) who advised clients on their eligibility for social security support, the effects of financial investment on social security payments and also provided advice for the elderly on the requirements of hostels and nursing homes. While the service was not specifically designed for farmers, the farming population was eligible for this service. Many older farmers sought advice on accessing drought relief payment, advice on inheritance and succession matters, as well as their finances and assets when applying for the aged pension or entering an aged

hostel. Farmers leaving the land who needed assistance were also assisted by this service. One of the most frequent type of advice sought related to the transfer of the family farm.

In the Moree district, DSS was particularly concerned that most farm families are reluctant to enter the Departmental offices in rural towns, even when in desperate need. The Drought officer and the Financial Investment Adviser, being from the land themselves, were aware of the need for confidentiality in rural towns and instigated some innovative strategies to encourage farm families. The number of the direct telephone line to the Drought Officer (and not just the 13- number) was advertised. The officers also joined other service providers in presenting information meetings throughout the district. The Drought Officer attended small groups of neighbouring farm families in their homes where they distributed application forms for Drought Relief Payment and gave information and advice on completing the forms. This enabled farmers to mail the application forms to the Department without having to enter the office.

DSS pensions and benefits that were available included:

- *Pensions* include: Aged Pension; Disability Support Pension; Sole Parent Pension; Carer Pension; Bereavement Allowance; Widows Pension; Special Benefit.
- *Health Care Cards* are issued for six months to low income earners and are subject to an income test but not to an assets test. Card holders can receive a range of concessions including health services.
- *Family Payment* provides assistance with the costs of bringing up children. Assistance is provided at different levels depending upon need (number of children and the family's income and assets). Hardship provisions allow families with higher assets but with lower incomes to receive more than the minimum family payment.
- *Parenting Allowance* provides financial assistance to families where a partner cares for children at home. The payment is income and assets tested.
- *Partner Allowance* is paid to people aged 40 years and over who have no dependent children under 16 and no recent workforce experience. The payment is income and assets tested.
- *Job Search Allowance* provided assistance to working aged people who were temporarily unemployed, including unemployed people who were temporarily incapacitated for work because of illness. The payment was income and assets tested. To qualify, a person must be unemployed, registered with the CES, be available for and actively seeking work. For rural people, this meant that the farmer, small business owner or their spouse must be available for work away from the business or the property.
- *Hardship Provisions.* Where people in financial hardship would normally be assessed as ineligible for benefits or pensions from DSS because of their assets (such as owning a farm), and were unable to arrange their affairs to either realise the asset or produce an income to support themselves or their dependants, they may be eligible for payment of a DSS pension or benefit under hardship provisions.
- *Emergency Relief.* Approved community welfare agencies are given annual grants to provide one-off emergency financial assistance to individuals and families in crisis. Examples of the assistance provided through the drought include food vouchers and assistance with bills for electricity and other utilities.
- *People in crisis.* Social workers available in all DSS Regional Offices were able to assist with financial assistance; counselling and support and providing information and linking people with other services in the community, such as accommodation, health, legal services, child care or material assistance.
- *Financial Counselling.* Grants are available for the provision of financial counselling services around Australia, mainly to assist low-income families and DSS clients. Such counsellors

liaise with creditors, give advice on loan and credit contracts and supply guidance on such matters as housing, transport and social security all with the aim of re-establishing over-committed consumers on a sound, independent basis.

- *Sickness Allowance* is available to people who are temporarily unable to work because of illness or injury, and who have work or study to return to when they recover. Recipients may also be eligible for other assistance measures and also receive Pharmaceutical Allowance and a Health Benefits Card.
- *Child Disability Allowance* is payable for the care of a disabled or chronically ill child at home.

3.5 Department of Employment, Education and Training and Youth Affairs (DEETYA)

This Department has a number of programs relevant for farm families, including:

- *Secondary Students Living away from Home Allowance* .
- *Austudy* (Exemption from assets tests if either parent receives Drought Relief Payment. In other cases on-farm assets are not counted if parents live in a specified exceptional circumstances drought affected area. However, the Austudy income test, Actual Means test and off-farm assets apply).
- *Assistance for Isolated Children Scheme (AIC)* .
- *Relocation Assistance* offers financial assistance to assist in the move to permanent employment in another town if local jobs are unavailable. Therefore, farmers can be assisted with moving costs exiting the land and relocating to begin new employment. As with all applications, this assistance is subject to the availability of suitable applicants in the area where the job is advertised.
- *Fares Assistance* is available for a bus or a train to attend an interview. Where there is no available public transport assistance with fuel for a private car is available.
- *The National Rural Training Scheme* made available grants of $3 000 for drought declared farmers to train employees. This assistance is no longer drought specific, but grants have been reduced to $1 250. The scheme has been extended to permit members of a farm family to participate in the scheme as long as they are not partners in business. To be eligible applicants must have been unemployed for longer than six months, or are at risk of unemployment. This enables farmers to employ their own children and access assistance to do so.

3.6 Department of Housing

- *Supported Accommodation (Women's and Youth Refuges).* Rural women and children escaping domestic violence can access accommodation and support services under the Support Accommodation Assistance Program. Women's refuges in rural areas offer counselling, help with life skills and referral and advocacy.

- *Assistance with Mortgage and Rent Payments.* People on low incomes who are having difficulty making home purchase deposits, meeting mortgage payments or private rental costs, or gaining access to private rental accommodation, can seek assistance from programs administered by their State or Territory department responsible for housing. The Commonwealth provides funds to the States and Territories for this purpose.

3.7 Health and Family Services

Country people receive assistance under the Commonwealth's general health programs. Additional support is provided in recognition of the health problems associated with isolation.

In New South Wales, during 1995 at the height of the drought and with many farm families experiencing significant stress, nineteen rural health counselling positions (in seventeen districts) and one Area Health Service were established for a twelve month period. These services dealt with issues related to the drought and with other more enduring issues such as anxiety, suicide prevention, family breakdown, domestic violence and assault. Pamphlets on farm and family stress were distributed to farms State-wide.

- *Community Health Centres* include community nursing, home nursing, school screening services, early childhood clinics, counselling for individuals and families, sexual assault services, health promotion, advice on child management, assessment of health problems for the elderly, school dental services, family planning, women's health services, farm safety and injury programs, rural health promotion, lifestyle promotion and counselling, oncology and drug and alcohol services. *Bush nursing services* were available across most of the areas surveyed

- *Counselling Services* are provided for grief and loss, relationship problems, domestic violence, child behaviour problems, adolescent problems, depression and suicide, stress, family therapy and sexual assault and can assist with most concerns people may have. Most larger towns have professional social workers and psychologists. Smaller towns are covered by a visiting service. Community Nurses can also offer some counselling services.

  During the drought, the women's health nurse in Roma ran stress awareness sessions for rural women at Bollon and St George in conjunction with the local branches of the CWA. Courses are still run on needs or demand basis. In St George the mental health workers work closely with the RFSW.

  In Dubbo a rural counsellor was appointed for 6 months during the drought. The worker, who was a farmer's wife, now volunteers to counsel farm families.

- *Mental Health Services* provide support and assistance to people experiencing stress.

- *The Isolated Patient's Travel and Accommodation Assistance Scheme* provides financial assistance for travel and accommodation costs for patients required to travel more than 200 km for specialist medical treatment. Financial assistance is also provided for an escort if medically necessary or the patient is under 17 years of age.

- *The Royal Far West Children's Health Scheme* provides a free non-means tested medical service to all children living in an isolated area. The service, based in Manly, provides accommodation for the children while they are being treated and encourages parents to accompany their children and stay in the motel-style accommodation at little or no cost. The scheme also pays half the parents' transport costs by state rail or bus. If parents are unable to accompany their child, an escort will accompany the child to and from Sydney. The child's meals, transport and school clothing are all supplied for the term of their stay.

- *Home and Community Care (HACC) Program* provides a range of support services to assist elderly people or people with disabilities to stay in their own homes, rather than having to be moved prematurely into residential care. Maintenance and modifications to kitchens, bathrooms and access areas are provided.

  In southern Queensland, the Rural Allied Health Team (RAHT) based in Toowoomba provides HACC services to rural clients in crisis. They visit Miles and Roma once a month. In Roma, a Community Options program for rural people also provides HACC services and respite care. Distance is a major problem. Sometimes HACC workers travel four hours to work for an hour or two. Community Options therefore try to engage neighbours as workers. However this sometimes creates a problem for those who do not want neighbours to know their business.

- *The Home Care Service* helps with domestic duties, personal and relief care and odd jobs for the elderly, the disabled and families in need.

- *The Royal Flying Doctor Service (RFDS)* attends to people living in isolated areas and provides a 24 hour, seven day a week emergency service. Doctors conduct radio clinics twice daily and once a day on weekends to discuss ailments. Commonwealth funding is provided to meet an agreed proportion of the capital and operating costs of the Royal Flying Doctor Service.

  Medical chests are provided to people in defined circumstances who are in radio or telephone contact with Royal Flying Doctor Service medical centres. The Commonwealth pays for the contents and for replacements.

- *The Rural Health Support Education and Training Program* aims to improve the health status of rural and remote communities through supporting the training of appropriate health workers.

- *The Rural Youth Information Service* supports youth workers in rural and remote areas. Significant funding has been provided for youth suicide programs and research, particularly in rural areas.

- *National Women's Health Program,* jointly funded by the Commonwealth, State and Territory governments, aims to improve the health and well-being of women, especially those most at risk. Of particular importance to rural women are a number of mobile women's health services, services for women from non-English-speaking backgrounds, services for Aboriginal women and health counselling services.

3.8 NSW Department of Community Services (DOCS)

The Department of Community Services (DOCS) is responsible for the protection of children under 16 from abuse and neglect, accommodation and support for all who are homeless, providing supported accommodation services for women and children escaping domestic violence, ensuring that a range of community services is planned and provided and accessible to all communities (the range extends from generalist support services to post-crisis services), and the management of the NSW program of concessions for low income people. DOCS may work with an individual, a family or an entire community. While ensuring that services are provided at times of crisis, the Department attempts to provide supports which prevent crises from developing.

The Department administered the Government assistance to farm families during the drought. As the Department has an image of dealing mostly with domestic violence and child abuse, it was concerned that farmers would not want to access this assistance as they did not want to be seen to be in that situation. Therefore, the NSW Drought Relief Coordinating Committee was established to organise drought relief distribution through established, well known and trusted welfare agencies in rural areas, such as the Smith Family, St Vincent dePaul, Red Cross, and the Salvation Army. The committee included representatives from Government and non-Government organisations and charities at State level. The result is that now Government and non-government agencies now work together more closely.

Support in cash was made in lump sums enough to make a difference, for example up to $3 000 to cover outstanding bills and get farm families back on their feet. Rural Financial Counsellors had sole authority to identify who needed assistance.

3.9 Queensland Department of Family, Youth And Community Affairs

DOCS counterpart in Queensland, the Department for Families, Youth and Community Affairs provides similar services. In addition, the Department also funds the Rural Family Support Workers Program. There are six in south-western Queensland. During the drought, as in New South Wales, assistance in the form of emergency funds was available for farm families. There are still funds available for emergency needs but Rural Family Support Workers are required to summit applications for access to these funds.

The Department also funds The Bush Connection in Toowoomba, which supports exiting and exited farmers. This funding is non-recurrent and was due to conclude at the end of 1997. The Department also funds two Social Adjustment Advisers, one in Charleville who deals with farmers facing the prospect of leaving the land, and the other at Mareeba to assist tobacco farmers. The Department funds a Lifeline counsellor in Toowoomba specifically for farm families. Most Lifeline counsellors are town based.

3.10 Government Information Services

The Government Information Service is the agency providing information and referral to all Government organisations and activities. There are specific Government information services established specifically for rural and remote people including:

- *Government Agents* play an important role in delivering information about Government services and programs to rural and remote areas. The Queensland Government Agent program (QGAP) currently operates 28 'one-stop shops' where agents provide assistance to people with virtually any problem or query regarding government services. A similar service is now being established in New South Wales.

- *The Rural Book.* Published annually by the DPIE Countrylink Program, the Rural Book is provided free and posted from the DPIE. The book provides a comprehensive summary of a broad range of initiatives of special interest to country people. An electronic version of *The Rural Book* is available on the Web. Information is available on education, health and safety, housing, finding a job, help for people in business, tourism, assistance for primary producers, taxation, transport and travel, communications, natural resources, weather and energy, programs to support migrants, Aboriginal people and for other specific groups, personal and community development, personal rights and needs, dealing with government departments.

  The Commonwealth Department of Health and Family Services produce *The Rural Health Book* in conjunction with a toll-free line to provide additional information not found in the book.

- *The Countrylink Program* provides information on Commonwealth Government Services for rural and remote areas via the following means:
  - A Free Call Line for information and referral. Each State Government has an information service, or a Government Switchboard; and departments and agencies are increasingly providing free call lines.
  - Community Information Stands: a display unit and brochures, provided to community groups to distribute information locally.
  - A free video lending library of Commonwealth Government videos with 130 titles covering a wide range of subjects.
  - A shopfront presence at country shows and field days staffed by officers of Countrylink.

- *Australian Country Information Service (ACIS)* provides a face-to-face information service in rural communities that facilitates timely and effective use of government and other information resources. It assists communities to access, interpret and respond to government documents, and makes use of extensive interpersonal networks within and outside communities to make referrals to other service providers or information sources.

- *Community Information Association (CIA)* provides information for individuals and groups to effectively utilise the resources in their communities. Information is supplied on accommodation, education, community issues, welfare services and legal issues. Community Information services are provided in libraries, neighbourhood centres and some groups funded by State governments.

- *Hotlines.* Several free hotlines were established for rural people, including :
  - National Drought Hotline,
  - Rural Assistance Authority (Drought exceptional circumstances),
  - Alcohol and Drug Information Service,
  - Department of Social Security (Drought Relief Program),
  - Red Cross—Rural Support Link,
  - Credit Helpline (Financial counselling/ free legal advice),
  - RSPCA (Emergency help for livestock).

- *Country Care Link.* A joint project between the Sisters of Charity Outreach and NSW Agriculture. It is a confidential family support and information service for both town and country people in rural areas.

- The *New South Wales Department for Women* telephone information and referral service providing current information about organisations and services in NSW such as health, education and training, support groups, child-care, domestic violence, legal referral and government services.

- *Women's Infolink* : a Queensland-wide information and referral service provided by the State Government.

- *Other Telephone Services* include domestic violence help lines, women's help lines, kids' help lines, etc. The anonymity and privacy of crisis or help lines are important services for rural people who do not want to seek help within their own community. Several government departments have 008 and 1800 telephone numbers which enable country residents to seek advice or information on entitlements and assistance for the cost of local call, and many other agencies will accept reverse charge calls from rural areas.

  There is now Internet access to information supplied by 008 help/information lines and Countrylink and Country Web publications.

3.11 Non-government organisations

There is a range of non-government agencies whose skills and trust within the community were utilised by State and Commonwealth Governments during the drought. These organisations distributed financial assistance to cover living expenses, petrol, telephone and electricity accounts, as well as trained financial counsellors assistance with educational costs and provision of clothing.

Counselling Services

- *Centacare* provides family therapy and counselling for children, adolescents, marriage, separation and bereavement. Specialist relationship and group workshops took place in several regional centres.

- *Lifeline* offers a telephone counselling service Australia wide with drought relief counselling and also offers face to face counselling in Lifeline centres. Other services include welfare support, gambling support, family support, attendant care in homes, Community Development programs. For farm families in southern Queensland, Rural Family Support Workers have been appointed within Lifeline but are funded with Government support. There are twenty such Rural Family Support Workers throughout Queensland. Government also gave $18 000 for distribution to farmers in need. Lifeline also provides training and supervision for service providers in southern Queensland similar to the services of the Anglican Counselling Service in Tamworth.

  Lifeline Darling Downs has three travelling counsellors, visiting farmers on their properties, one in the Miles-Tara area, two in the Goondiwindi-Stanthorpe-Warwick area, while three service Roma to Quilpie and Augathella to the border. Two are psychologists, the other a farmer who lost his property and completed the Anglican counselling course. In 1981 Lifeline Darling Downs offered a landline for farmers in the Dalby-Warwick areas to ring lifeline at local call cost. This service highlighted the rural need and in 1986 the 008 service commenced for southern Queensland. Telstra then sponsored the 1300 line.

  Prior to the commencement of Drought Relief Payment, Lifeline supplied food and material goods. However, Lifeline prefers to provide cash. Lifeline Darling Downs had 1 000 clients during the drought. A program of assistance working with St Vincent de Paul and State Government bodies and Rotary Clubs supported farm families throughout the district.

- *The Anglican Counselling Service* of the Armidale Diocese provides personal relationship and family counselling as well as Marriage Education and Mediation and training and supervision for counsellors. The Anglican Dioceses of Newcastle, Canberra/Goulburn and recently Bathurst provided relationship counselling and personal counselling. The service based in Tamworth trains country people as counsellors. Many of these are farmers and they are able to provide a counselling service in the areas they live where often access to such services is non-existent. The service also provides supervision and support for service providers in the north-west including Rural Financial Counsellors. This is essential for the well-being of service providers and the quality assurance of the counselling provided. The service receives financial support from the Attorney General's Department. For two years during the drought, the service received Drought Aid funding to support a Rural Counselling program in Tenterfield and Glen Innes.

- *Relationships Australia* based in Toowoomba is one of 20 centres throughout Queensland providing professional, specialist marriage and relationship counselling for clients within a 100 km radius of a centre, and a 1800 free-call telephone service for distance counselling throughout Queensland. Face-to-face counselling is also provided when visiting Toowoomba.

Lack of funds prevent counsellors travelling out to properties. However, when the service first began, counsellors did to travel with other health professionals on their visits to rural areas.

- *The Sisters of Mercy* have been quietly very active throughout the drought visiting farm families, mostly just to listen and be with the families. However they also provided information and referrals and distributed welfare packages to those who required assistance. This service grew out of a realisation of the need for private confidential visits to families to provide support. Sisters were available for full-time rural ministry in Roma, Gunnedah and Balranald.

- *The Josephite Sisters* provide a similar service. In Tullamore, two sisters also visit farms systematically (5 or 6 families per day), sometimes spending a lot of time with families in great need. The Sisters do not call themselves *counsellors* which they believe facilitates open discussion. The Sisters conducted workshops on Parent Effectiveness Training - in the guise of workshops for skills for parenting which taught communication skills for the whole family. The Sisters utilised local expertise to conduct workshops on self esteem and relaxation. Rural crisis groups taught listening skills and held discussions on suicide with the local community nurse.

- *Family Life Movement* provides a variety of educational programs and training facilities, as well as counselling for individuals, couples and families with a wide range of needs. Family Life operates in Coffs Harbour, Dubbo and Lismore with venues in surrounding towns. An outreach program operates out of Dubbo for those who are geographically isolated. In Dubbo, Family Life employs 5 to 6 counsellors on a part time basis for face to face counselling services. Family Life also provides supervision and training for community workers throughout the district.

- *Travelling Counsellors.* In Dubbo, the Rural Financial Counsellor, concerned with the lack of availability for relationship counselling for farm families obtained Government funding to support the costs of sending trained counsellors to farm families in isolated areas. This service is available to eight Rural Financial Counsellors in the Dubbo area who are able to arrange for counsellors to visit their farm clients as required. A pool of counsellors with diverse skills provides a variety of services, for example, facilitation for inter-generational family meetings. The West 2000 project will continue support for this program.

Support services and agencies

- *Queensland Rural Disaster Assistance Trust Fund* was coordinated by the Drought Funds Coordinating Committee comprised of the United Graziers, Rotary, Lions, Red Cross, Salvation Army, CWA and Isolated Parents Association which distributed many forms of aid for farm families. Funds were available for food, fuel, education, clothing assistance with running of properties, counselling and other needs.

- *Family Support Services* are available in most communities and provide support to families to develop their coping skills and competence in child rearing. Services are flexible and personalised and provide support, counselling, information and referral services. Family Support services are not Government bodies and are able to offer flexible and personalised range of services to families. Any person with a dependent child can use these services. The service includes mobile services to take activities and support to isolated communities.

- *Red Cross.* Apart from its regular services and activities, the Red Cross was involved in the distribution of welfare aid throughout the drought. This was mostly in the form of 'care

packages' which Red Cross packaged. In NSW, Red Cross received $350 000 in State drought aid which they used for this purpose. The state coordinator of Disaster Services identified areas of need and rural mail couriers placed the parcels in every mail box. Drops were also made responding to requests or referral from Drought Support Workers or Rural Financial Counsellors. The packages included a message requesting farmers to return parcels they did not need or give them to someone else who might need it. Parcels included a number of personal items that families might otherwise go without. This service worked very well as people were not embarrassed accepting charity personally.

Well before the drought, Red Cross had established a 1800 number for a Rural Helpline for information and referral for people in rural areas. The spread of information about services available for rural people was also facilitated by 63 local branches in New South Wales that network and distribute information to their members. Local branches tended to look after their members, let them know they care and make sure that people did not shut themselves off, as some have a tendency to do when depressed.

The telephone call-in service for isolated rural people in Gunnedah, Narrabri, Forbes, Tamworth and Dubbo is available 365 days a year. The Dubbo group also conducted Rural Awareness days which provided information for farmers and other interested persons in the community. Speakers provided information on work cover, occupational health and safety issues, health and first aid. Experience showed that if only a few men could be encouraged to attend one course, there were many more at the next. The coordinator also put together first aid kit applicable for farming.

- *The Salvation Army.* Throughout country areas, the Salvation Army provides family welfare services, drug and alcohol rehabilitation, crisis accommodation, senior citizen accommodation, telephone counselling and referral services. The Salvation Army were also instrumental in delivering welfare assistance through the drought. In New South Wales two Rural Chaplains were appointed, one in the north-west of the state and the other in the south. They travelled country New South Wales visiting farm families, providing marriage and relationship counselling and grief and loss counselling in addition to the general duties as a minister of religion. The Rural Chaplains were also involved in the distribution of the Farm Hand Appeal, Government Drought Aid ($500 maximum at a time) and also Red Cross Parcels. The Rural Chaplain based in Armidale also takes underprivileged country children to Sydney for a holiday camp.

- *St Vincent de Paul Society.* Throughout the drought, the St Vincent de Paul Society, Australia's largest charitable organisation, were vitally active in most rural areas in the distribution of Government aid. This work was in addition to the welfare work normally undertaken by this agency which is all voluntary.

In Condobolin, the coordinator, a farmer herself, was very aware of the issue of confidentiality and therefore undertook the task of visiting farms close to town to advise farmers on the assistance available. On average, farm families received approximately $300 each. Calls for financial assistance were received constantly. In 1995-96, $55 800 was distributed. The demand was so great that Government funds had to be supplemented with the Society's own funds. Peakhurst Parish near Sydney, regularly sent money to be used specifically for farm families. In 1994-95, the Parish gave over $26 000 to the Condobolin district. The service did not provide formal counselling services.

In the Moree-Narrabri and Roma areas, the policy was to provide clients with food, clothing or accommodation rather than cash. St Vincent de Paul will also pay a client's fare to Sydney for specialist medical attention. Narrabri branch also provided counselling and referral to other services as required.

During the drought, the Narrabri branch distributed food donated from Sydney charities and around $7 000 in cash. Over three months, 2.5 tonnes of food, 100 salt blocks, and 250 bags of stock feed was distributed. The Buttercup company also donated bread. The coordinator in Narrabri and another volunteer visited farm families throughout the district delivering supplies. A common response of farmers was that *'There is always someone worse off than me'*. This, apart from exemplifying a characteristic attitude of farmers, became a useful source of names of other people in need. The coordinator believes that he was able to successfully reach and aid farm families due to the fact he had been resident in the district for a very long time and was well known and trusted.

An arrangement was made with the local Payless supermarket to honour vouchers to the value of one or two hundred dollars which were distributed to farmers. This scheme worked well as farmers were not required to sign the voucher and so retained their anonymity. St Vincent de Paul also paid farmers' local government rates, and provided money for vehicle expenses and electricity accounts ($100 per month average). Narrabri spent $450 000 in drought money over that period.

- *The Smith Family* mainly provides financial support for low income, Social Security recipients, but also supplies food and material goods and pays electricity accounts to those in need. The Smith family is funded by Government support, public donations and fund-raising. It is concerned primarily with the welfare of the young, the aged, the sick and bereaved. The Smith family operates a 1800 telephone service to provide counselling and support services and also offers referral services. Smith Family Financial Counsellors and Cash Aid for household needs are available. From August 1994 to March 1997, the Government provided Drought Aid Funds for distribution by the Smith Family.

From August 1994 to September 1995 the distribution of these funds to the north-west of New South Wales was serviced by its Tamworth branch, but task grew too great. In that period, the branch distributed over $65 000 in cash, $10 000 in electricity vouchers and $40 000 in Government drought aid vouchers. The responsibility was then handed over to head office in Sydney which had to employ extra staff to cope with the need.

Mainly the support was for domestic needs such as food, telephone, domestic fuel, electricity and household water supply. Very little support was provided for farm needs but some needy cases were supplied with stock feed and farm fuel.

- *The Farmhand Appeal* enabled charitable organisations distributing the funds to effectively assist farm families in meeting their daily living expenses. In New South Wales, 3263 families were assisted and received approximately $8.8 million of the available Farmhand funds. An additional $14 million of State funds were distributed by NSW welfare agencies. Nationally, 8590 families received assistance totalling approximately $19 million. Commonwealth Government contributions totalling over $9.45 million were disbursed in accordance with the terms of the Farmhand appeal trust deed. Farmhand ceased on 31 August 1995. Since then charities an other non-government organisations have continued to disburse significant funds into rural areas affected by drought (Drought Policy Review, 1996).

- *Save the Farm Fund of Queensland*, based on the Gold Coast, provided significant assistance to drought affected producers and communities. Staffed by voluntary workers, money and goods collected were directed to farmers in most need through liaison with the CWA and various Drought Committees. Funds were used to buy items people tend to do without such as work clothing and toiletries.

- *The Care Goondiwindi Association* employs rural family support workers in Goondiwindi and St George. They distribute financial assistance to families affected by drought, provide confidential counselling and support to families, and assist communities to develop strategies which will strengthen their capacity to deal with the social effects of the drought.

- *The Bush Connection* is a service located in a small cottage in Toowoomba which assists farm families making the adjustment from farming by providing information and referral, financial, emotional and social support, legal advice and debt mediation services. Emergency aid is also available with food and accommodation. Assistance is provided with removals, either with physical or financial help or other special needs. Vocational guidance and retraining is provided. Social functions such as Barbeques are held regularly with the volunteers and clients and have proven to be very successful in providing valuable social support.

The service currently employs a coordinator but functions with the services of the volunteers. This service is sponsored by St Vincent de Paul Community Service Program and funded by Queensland Department of Family and Community Services. Funding was to cease at the end of 1997. The service appeared to be in great demand with about half of its clients still receiving support in mid-1997. The service has applied for an extension of this funding.

The coordinator liaises with farm consultants, Rural Family Support Workers, the Commonwealth Employment Service and the Department of Social Security and provides assistance in completing application forms. The coordinator may also accompany the client to meetings with Departmental officers or arrange a private interview. Real estate volunteers also offer advice. Volunteer medical officers are also available and a variety of personal development classes are conducted, including stress management. Counselling was available with referral to specialist counselling services if needed.

Schools were approached for special consideration for rural children who are also adjusting to a new school in an urban environment and can sometimes be traumatised by the experience.

Vocational guidance was provided, encompassing an assessment of a client's skills, interests and physical being to build up peoples' skills and self-esteem and provide links with employment. Retraining is arranged with a recognition of the usually unaccredited prior learning of the multiple skills that farmers possess.

- *Country Women's Association.* Throughout rural Australia, in addition to their usual activities, the CWA was actively involved in the delivery of welfare aid during the drought. Donations were received from other branches (often in the city) to central distribution points and local branch members put together Care packages for farm families. The CWA provided some money for petrol or food but it was mostly in the form of making arrangements with a family's local store and petrol station. Aid was also made available for towns people as many had suffered from the drought, particularly those who were reliant upon the farming industry for their livelihood. Some clubs held a Christmas tree for local children.

The CWA also has an emergency fund to which state branches contribute for support in emergencies such as bush fires. These funds were also used for those suffering from the drought.

- *NSW Central West Rural Task Force* is made up of representatives from various organisations who are concerned with the effects of the rural downturn. It aims to advocate appropriate policy changes, share information, provide a collaborative response to the downturn of the

rural sector, to ascertain needs, identify innovative responses, foster skills development and access appropriate funding.

3.12 Agriculture—Advancing Australia

In September 1997 the Commonwealth Government announced a series of integrated policy initiatives for farmers and rural communities. These initiatives, titled Agriculture-Advancing Australia (AAA), have four key objectives:

- to help individual farming businesses profit from change;
- to ensure that the farming sector has access to an adequate welfare safety net;
- to provide positive incentives for ongoing farm adjustment; and
- to encourage social and economic development in rural areas.

The AAA package has several components.

- *Farm Management Deposits* replace the existing Income Equalisation Deposit Scheme (IEDs) and Farm Management Bonds (FMBs), and are an attempt to improve their attractiveness as financial risk management tools for farmers. This change is intended to replace previous assistance through the interest subsidy provisions of the Rural Adjustment Scheme with more commercially-oriented incentives for farmers to provide from their own resources against the inherent risks of farming; in other words, it is part of the policy of encouraging 'self-reliance' on the part of farmers. While there are some tax advantages in this measure, a limit is set on the amount of non-farm income farmers can earn and still be eligible. There is also provision for withdrawal conditions to be varied in the case of 'hardship'.

  Interest will be taxable in the financial year it is earned and financial institutions will pay an interest rate determined in the marketplace. The scheme will be fully commercialised, with financial institutions authorised to hold FMBs.

- *Farm Business Improvement Program (FarmBis)* , implemented on 1 July 1998, is intended to assist those involved in the farm business, including employees, to build on their existing skills and so improve the performance of the farm business in terms of its profitability and sustainability. Direct financial contributions are made towards the cost of the programs and training activities in which farmers participate. Activities supported will include skills development, farm business and financial planning/advice, farm performance bench marking, quality assurance, risk management, rural leadership development, marketing and natural resource management.

- *Farm Family Restart Scheme (FFRS)* is intended to provide welfare support to the farm sector, and adjustment assistance to farmers who wish to leave farming. The FFRS provides a welfare safety net for low-income farmers experiencing financial hardship who cannot borrow further against their assets and/or who are not ready to make a decision to place their farm on the market in order to access welfare support under the Social Security hardship provisions. The FFRS provides access to professional advice on the future viability of their business and on employment opportunities if they choose to leave. It also offers them incentives to leave farming before their assets are severely depleted. Assistance will be in the form of a grant.

Income support is paid at the Newstart Allowance rate (with partner component where applicable) and will be available for a maximum period of one year. Recipients do not have to satisfy an activity test and will not have to put the farm on the market to obtain assistance. Those taking advantage of this scheme must commit to a binding arrangement (including financial support) whereby they obtain professional advice on the future viability of their business, and career counselling where appropriate.

The FFRS also provides to farmers who enter the scheme during its first two years of operation access to a re-establishment grant of up to $45 000 on the sale of the farm. The re-establishment grant will be subject to an assets test: farmers may have up to $90 000 in assets to qualify for the maximum grant (current limit is $45 000) and it will phase down by $2 for every $3 in assets above this threshold.

Farmers who have been on the scheme for less than six months and withdraw will be eligible to apply to rejoin the scheme to complete their 12 months. Farmers who withdraw from the scheme after six months will not be able to rejoin.

- *Exceptional Circumstances (including drought).* The new policy recognises that there are exceptional circumstances, such as the severe drought which has affected large parts of eastern Australia for much of this decade, that are beyond the scope of normal risk management, and that in these circumstances it is in the national interest for the Government to provide assistance. However, with the government's move away from direct industry support, assistance in exceptional circumstances, delivered through the provision of interest rate subsidies, will be phased down during a transitional period. The need to continue business support in exceptional circumstances beyond 2001-02 will be reviewed in 2001-02. New initiatives to strengthen farmer's business and financial risk management skills will be provided to encourage greater financial self-sufficiency.

- *Exceptional Circumstances Relief Payment (ECRP)* is identical to the current Drought Relief Payment (DRP) and will be available to eligible farmers in declared Exceptional Circumstances. The ECRP will be an income support payment equivalent to Newstart Allowance (including partner allowance where applicable). It is subject to an income test and an off-farm assets test. Eligibility for ECRP also qualifies farm families for special access to a Health Care Card and Family Payments, and the exemption of farm assets from the Austudy assets test.

- *Retiring Farmer Assistance Scheme* will help farmers who want to retire and yet keep the farm in the family. The Department of Social Security's gifting provisions, which previously affected a farmer's access to the Age Pension for up to five years, have proved to be a significant impediment to the generational transfer of farms. Consequently a moratorium on these provisions was introduced from 15 September 1997 and will operate for three years. This is in addition to the current exemptions from stamp duty all States and Territories allow in these transactions.

The scheme will be open to farmers, or farming partners, who have equity, or combined equity, of up to $500 000. Farm assets include the value of the land plus any capital improvement, machinery or plant and livestock. Farmers must have owned the property for at least 15 years or have been actively involved in farming for 20 years, and they must have had an income of less than the pension over the preceding three years. The younger generation to whom the farm is being passed must have been actively involved in the property for the preceding three years.

- *Rural Communities Program (RCP)* will provide grants to small rural and remote communities for the employment of rural financial counsellors, telecentre facilities, or community development projects to help establish local services for groups such as children and the aged.

In addition, rural communities will be able to apply for grants to develop regional strategic planning capacities to further their future development. Support will be available to assist regions to identify constraints on their performance and opportunities for development. Professional assistance will be available to gather information on regional issues and promote community involvement in the development and implementation of a regional strategy.

- *CreditCare* helps communities establish new services or extend existing credit unions where banking and other financial services have been withdrawn. The Credit Union Service Corporation (Australia) Ltd (CUSCAL) delivers the scheme. More than 30 new services have been established already and a further 30 community groups are developing business plans.

- *Rural women.* Specific initiatives for women will be included in FarmBis, which will provide leadership development opportunities for women. As well, research into how best to utilise the skills and experience of women to improve the profitability of agriculture will be conducted.

4. Field work results

4.1 Farm Families' Experience in Accessing Services

In this section we summarise the responses to questions on the use of support services collected in our interviews with farm families and service providers. The interview schedules are reproduced in Appendices 2 and 4 respectively.

4.1.1 Reasons for seeking assistance

We began the interviews with farm families by asking them to talk about what led them to seek help or advice. Since they had been referred to us by Rural Financial Counsellors, it was not surprising that, without exception, all reported that they had been in financial difficulties. Drought was frequently seen as the immediate cause of their financial problems, but in many cases they realised that the roots of their problems dated from well before the onset of the drought. For some, the high interest rates of the 1980s were seen as the catalyst for their subsequent financial difficulties. Some families had gone into debt to expand their operations so as to provide a future in farming for their children. The subsequent rise in interest rates, along with the collapse of the price of wool and the less severe slump in cattle and wheat prices, placed these families in a poor position to cope with several years of drought. As one farmer said:

> *Although no one could foresee how long the drought would last, drought is not a new phenomenon in Australia. Most farmers are able to cope with a dry spell - it is the fall in commodity prices and the rise in costs that are difficult to overcome.*

This illustrates the important point that the financial and other stresses experienced by Australian farmers can not usually be attributed to a single cause. This observation weakens the rationale for assistance linked to specific events such as drought, and makes it difficult to design eligibility criteria for assistance based on drought conditions (meteorological and agronomic conditions) alone.

In addition to financial assistance, other types of help farm families were looking for included practical assistance in the provision of:

- information and advice
- advice and assistance in dealing with banks
- counselling and emotional support
- marriage and relationship counselling
- assistance with health costs

4.1.2 Accessing assistance

Families were asked to describe their experience in accessing support services. Their comments are now summarised.

- *The Rural Adjustment Scheme.* The majority of farm families interviewed had received interest rate subsidies and were very grateful for that support. Some families said they felt 'guilty' about receiving financial assistance and would have preferred to have managed without it. Others were disappointed that they were assessed as ineligible for assistance, which they thought was due to the small size of their operation. (Interest subsidy assistance under RAS is only available to those farmers deemed to be viable in the future, and many smaller producers may be judged ineligible on these grounds). These farmers saw the RAS as providing short-term assistance to help them get through a difficult period and without it found themselves in severe financial difficulties.

  One farmer believed that the Government had been very supportive with assistance. His Rural Financial Counsellor helped him access all the assistance he was eligible for. While he was sorry to see interest subsidies ended, he believed that these subsidies had 'probably been a waste of money towards the end of the drought'. He thought some farmers had acquired a 'grab everything you can' mentality.

  Some farm families reported problems in accessing RAS assistance. These included:

  - Perceived inconsistencies in the approval of support from year to year which created confusion and difficulties in planning budgets.
  - The amount of paper work involved in applications (in particular those for interest subsidies); difficulty in filling in the forms and delays while application details were checked by the RAS Authority. One participant claimed to know of farmers who do not apply because of these difficulties.
  - Some participants resented what they saw as the 'unfairness' of the ways in which eligibility criteria were applied when based on the condition of the business and diagnosis of the factors causing that condition. There are difficulties in determining an individual's financial circumstances and therefore defining 'need' in an administratively practical way. Farmers and their advisers were unsure whether it was better to present the farm business as unviable, or viable but in financial difficulty. The fact that applicants and their advisers realised that they had some choice in the way they 'present' the financial condition of the farm business illustrates the unavoidable imprecision of accounting information, and this allows for perceived inconsistencies in the decisions of RAS authorities.
  - Several families believed many people received RAS assistance who should not have done so. One of the families expressed anger over the fact that they were unable to obtain assistance despite the fact that many around them, in apparently better positions, had done so, allegedly because they were able to organise their finances (e.g., through trusts or superannuation policies) so as to become eligible.

  Rural Financial Counsellors were seen as providing invaluable assistance in completing RAS applications and advice on other assistance available.

  Many farm families in Drought Exceptional Circumstances areas took advantage of the support for Training and Professional Advice to undertake computer courses. Many of the

women interviewed found these courses enhanced their skills in business management and enabled them to present printed budgets to the bank.

Where eligibility for assistance is based on drought declarations for geographic areas based on meteorological and agronomic conditions, the boundaries separating eligible and ineligible areas can be divisive. Property owners in similar circumstances on either side of a boundary can be treated differently.

- *Re-establishment Grant.* One farmer interviewed resented the fact that recipients of these grants are bound not to farm again for five years. This response indicates, however, a misunderstanding of the purpose of the grant, which was to assist exit (presumably permanent) from the industry. Some providers maintained that the $45 000 grant was not enough to buy a home. It seems that farmers whose assets are at a very low level, who are the target of the Scheme, compare the grant with the amount they might need to purchase a home elsewhere in deciding whether they are better off leaving their farm.

- *Farm Debt Mediation.* One New South Wales farmer had originally believed that debt mediation was 'the beginning of the end', but was happy to report that the process had provided the best solution for him. The family had been given two years to put their accounts in order. While they had interest repayments to meet at the end of the period, their prospects were good and they were enjoying having two years without the bank constantly pressuring them and in which they had the chance to demonstrate their viability.

  Another farmer had found mediation distanced him from his friends. Four of his neighbours who went through mediation had to sign secrecy declarations regarding the agreements they made with the bank. He has consequently found it difficult to have open conversations with them. This seems to contradict the acknowledged reticence of farmers to discuss their financial position with their peers.

- *Drought Relief Payment (DRP).* The areas in south-western Queensland and north-western NSW were declared areas of Drought Exceptional Circumstances (EC) and families were eligible for DRP. In 1997, the Department of Social Security was distributing $90 000 per fortnight in DRP to the Miles area, for example. However, in areas which did not meet the EC criteria, support for farmers depended primarily on charity organisations.

  All of the families interviewed who received DRP were very grateful for it. The assurance of having money each fortnight to 'put food on the table' reduced much of the stress that families were experiencing, particularly for women. The payment allowed some women to give up work and help on the farm, saving on the costs of travel and the stress to their health. Several families reported that they accessed this support for only a few months over the worst period of drought and cancelled the assistance when their situation improved. Some families were concerned about their survival when the DRP was no longer available.

  Most families described the application process for DRP as straightforward, requiring only one visit to the DSS. Some, however, reported they did not like going into the Department's offices.

  Problems associated with accessing this assistance were:

  - The uncertainty of the continuation of the DRP led some women to retain their off-farm work rather than risk having no income at all. In two cases illness, allegedly caused by the stress of trying to cope with farm, domestic, and off-farm work, led them to give up the latter.

- Casual or contract work off-farm required those on DRP to advise the DSS of the hours worked so that their payments could be adjusted accordingly. Adjustment sometimes required them to pay back money received. Some families felt that process was so stressful that they elected to go without assistance.

- *Farm Household Support.* Only one family had accessed this support, and then only for a short period. DRP in effect replaced this service. Other families reported being reluctant to apply for this assistance as it was a loan. These loans have all now been converted to grants in the new arrangements announced in the AAA package.

- *Disaster Relief.* One family had accessed NSW Department of Community Service disaster support during the floods in Condobolin in 1996. They had to take a flat in town as they were unable to live on the farm for fifteen weeks until the water had subsided.

- *The Department of Social Security (DSS).* All but one of the farm families interviewed had approached the DSS to apply for the Health Card. Only two were unsuccessful. Several reported serious illness in their family.

  One couple who were ineligible for RAS assistance were referred to Job Search. The wife found the process of applying 'humiliating' in a small town where everyone knew her (meetings with the visiting DSS agent were at the Council chambers). Application forms required all their business details. She was required to obtain three signatures each fortnight from people in town to show she had been seeking work, but none was available. People came to expect her visits and were very understanding and 'tried to make light of it'. The DSS officer was also understanding and helpful. After a year on Job Search she was encouraged to maintain herself. She began to provide Family Day Care, but the income was not regular. At one stage she cared for four children from the one family, but when that family moved away she was left with no day-care income.

  Other participants had accessed assistance including the Aged Pension, Family Allowance Supplement, unemployment benefits, and assistance with car registration. One family who applied for unemployment assistance was rejected under the assets test. They appealed their assets valuation as far as the Appeals Tribunal, which they found very stressful. They received advice and assistance from Lifeline throughout the process.

  Three families had difficulties obtaining the Age Pension due to their level of assets. Applications involved much paper work and took a long time to be approved. Two families tried unsuccessfully to access the pension for their elderly mothers who found the process 'degrading' and upsetting.

  The families receiving DRP found the application process easy, and appreciated being interviewed in private by the Drought Officer. Families were grateful that their Rural Financial Counsellor handled all the application forms. Families in the Moree district met with the Drought Officer at neighbourhood meetings, where they were assisted with applications and advised of other support available.

  Some families commented they did not like going into the DSS office in their local town. One family travelled an hour and a half to an office in a neighbouring town to apply for family allowance. Several complained of long waits on the 1300 number, and of then being connected to 'anywhere in Australia'.

- *Department of Employment Education and Training and Youth Affairs.* Of the families who had accessed this Department, ten had applied for Austudy assistance for their children. Three

families received isolated children's allowance until the children turned sixteen. One farm woman was able to gain Austudy to complete a six month course on farm office management.

Most of the families commented on the difficulties experienced in accessing Austudy since the introduction of the assets tests. Several had lost assistance, which created hardship. Some families sought advice on applications from their accountant.

Only three families had accessed the Rural Retraining Scheme, with one taking advantage of the scheme to train their son. Some farmers were not aware of the scheme.

- *Retraining.* Farmers were asked whether any member of their household had undertaken any retraining. Eleven reported that they had not taken up this option as they were too busy coping with the demands of the drought. Other reasons given were illness in the family, being too old, and distance from town. Some believed that retraining for off-farm work was pointless as there were no jobs available. Some maintained that off-farm work conflicts with farm work to the detriment of the farm.

  Of those who indicated they had undertaken training, short computer courses appeared to be the most popular. TAFE conducted free computer training courses for farm people in local halls in New South Wales. Farmers found these valuable for farm business management and preparation of budgets for their banks and RAS applications. Often these courses encouraged the purchase of a computer for the farm business. Computer-prepared reports enabled better presentation of financial budgets. Most farmers praised the opportunity to undertake these courses. Other types of courses undertaken included short courses on health and safety; feedlot accreditation; cattle care; veterinary and other chemical courses; pregnancy testing; child care, pasture management, small business management, rural office practice, and welding and machinery operation.

  Only two families reported that courses undertaken had resulted in off-farm employment. One farmer's daughter had undertaken an adult literacy training course and now teaches at a local TAFE. Another woman had undertaken a child care course at TAFE and now runs a family day care service in a nearby town. One farmer's son who had taken up a diesel mechanic apprenticeship with a local council had since lost his job.

  Comments indicated support for the model adopted by the Rural TASK Program in Queensland, where courses offerings respond to the perceived needs of farmers and are delivered on farm (see Lees, 1997).

4.1.3 Use of voluntary, charity, and unofficial sources of assistance

Several organisations were involved in the distribution of packages of goods for farm families. These included the Red Cross, the CWA, the Chemist Guild, the Salvation Army, St Vincent de Paul, service clubs such as Rotary and Lions, Scouts and Guides Associations, the Sisters of Charity and Josephite Sisters as well as many other churches in various districts.

Early in drought, prior to the commencement of Drought Relief Payments, Rotary groups were active in providing food parcels and money in drought affected areas. Rotary distributed Christmas puddings through local stores by discretely putting them in with the farm family's order. Mitchell Shire supplied families with food vouchers to be used at local businesses.

The Save the Farm Fund based on the Gold Coast distributed clothing and food to rural areas in southern Queensland and northern New South Wales. It distributed food, including fresh fruit and vegetables, children's toys, toiletries, clothing, fodder for stock and Christmas hampers.

Four of the families interviewed acted as coordinators of drought committees for the distribution of such packages to farm families in their districts. Some of the women were involved with the CWA which formed local drought committees. These knew the families in the area and contacted them to ask if they would like assistance.

All families interviewed were very appreciative of packages of goods and of cash received. Some found receiving what they saw as 'charity' embarrassing. A common statement was *We didn't really need that sort of thing, there were others far worse off than us.* Many service providers reported often hearing similar sentiments from farm families when distributing packages. Clients often had to be reassured that they were not denying assistance to others.

While participants appreciated the help they received and did not want to complain, they noted some problems. Sometimes the food was past its use by date or in catering packs that were too big for a family. Some preferred to receive the sorts of goods they were doing without, such as toiletries, rather than food items. The fodder drops supplied only small amounts per farm which did not make much difference. Hay was sometimes mouldy, so stock would not eat it. There was also concern that some fodder may contain weeds. However, one farmer noted that the process of providing fodder was beneficial in that it helped identify those farm families who needed help, and because families were able to see that there were many who were in a similar position.

Some other anecdotes collected indicated problems in the distribution of assistance:

- In a well-meaning gesture of support, a Newcastle group arranged for a tanker of water to be taken from Newcastle to the New England Tablelands, but most of the contents were emptied into a farm dam. The route took it past several adequate town water supplies.
- A Victorian wine packaging company put drinking water in wine casks and sent them to central Queensland. Again, human drinking water was not needed.

These examples illustrate the difficulty of converting good intentions into effective support, unless backed up by well-informed organisation. The relatively high cost of these exercises could have been more effectively applied. While the media stimulated widespread concern for drought-affected people, not all of the resulting action was effective.

- Distribution of stock feed to land holders was sometimes marked by difficulties in identifying those in greatest need; there were cases of stock owners known to be in relatively good financial positions receiving fodder.

This observation underlines the importance of having the distribution of assistance organised and prioritised by experienced agencies.

Participants were asked about any unofficial person or group who had been particularly helpful to them over the period of drought. Many heart-warming stories came forth that demonstrated the generosity of city people and their concern for country people. The Loretto Convent in Sydney's north shore sent gifts of high quality like perfume and cosmetics. The Loretto 'Land Link' also met families travelling to Sydney and assisted with accommodation and travel around the city. City school children sent gifts to their counterparts in the country. Scouts and Guides groups put together packages for children. One family told of an elderly Sydney woman who responded to a magazine article on the plight of farm families in the north-west of New South Wales by offering a family the use of her home and car in Sydney for a holiday. She was also associated with Lifeline and regularly sent parcels to the district, and baked about 40 Christmas cakes every year to send to farm families.

4.2. Sources of Information used by Farm Families

In this chapter we summarise the responses to questions we asked both farm families and service providers on matters relating to how information about services was made known and used.

4.2.1 Use of information by farm families

Farm families were asked how they found information about services available. Farmers in Queensland received the *Drought Bulletin*, prepared by the QDPI, which outlined the support services available for farm families and businesses. It was updated regularly and mailed to all farmers during the drought. Farm families interviewed named this as a valuable source of information. Other sources farmers listed as important sources of information were:

- radio - usually ABC;
- word of mouth;
- pamphlets received through the mail;
- *Country Life* newspaper;
- Local newspapers;
- QDPI;
- Rural Family Support Worker;
- Drought Support Groups;
- Countrylink.

In New South Wales, the *Drought Survival Guide* was available from NSW Agriculture offices and Rural Lands Protection Boards but was not mailed to farmers. Other sources farmers listed as their main sources of information were:

- NSW Agriculture;
- Rural Financial Counsellors;
- pamphlets received through the mail;
- drought information meetings;
- word of mouth;
- field days;
- *The Land* newspaper;
- drought support groups;
- radio;
- Women on the Land gatherings;
- *Isolated Children's Parents Association Bulletin*;
- *Countrylink*;
- NSW Farmers Association meetings.

One of the best sources of information were neighbourhood meetings held in various rural areas to advise farm families about the support services available. The Rural Assistance Authority also held information meetings in many districts which were well attended. Other sources highlighted were guest speakers at community group functions or social groups.

In Condobolin, the NSW Agriculture office is 10 km out of town and farmers tend not to visit it unless absolutely necessary, preferring to ring the agronomist, or ask him to visit. Therefore farmers were not as readily exposed to Departmental information as their counterparts in other areas. One farmer suggested that it would be preferable if information was available from the Rural Lands Protection Board office in town or stock and station agents offices.

In most areas, Rural Financial Counsellors were the principal source of information for farmers who were their clients. One family found themselves in trouble well before the onset of the drought. If not for their contact with the local Rural Financial Counsellor and their determination to seek help, they would not have known where to go. There was a belief that some farmers left the industry without knowing what support was available.

The Isolated Children's Parents Association was cited by one farmer as the best source of information. He receives a regular bulletin with all sources of service support detailed.

One farmer noted that Countrylink is a good service but that there was a need for more 1800 numbers available during business hours. Some farmers had not heard of the various drought hotlines.

4.2.2 Responses of service providers

Service providers were also asked how their clients found out about their service. The majority reported that word of mouth was the most effective way to make their service known.

Information meetings such as the Rural Action Information (RAIN) tours, conducted by a group of staff from several services and agencies throughout northern New South Wales, were seen as an excellent means to advertise a range of services.

One Rural Financial Counsellor promoted his service by producing a community newsletter, and attending field days and community meetings together with the local Rural Family Support Worker. The Support Worker believes the best means of contacting clients is to visit farms and leave information packages for farmers' future reference. The Josephite Sisters and the Sisters of Mercy have also found home visits are successful.

Drought Support Workers were located within the Department of Agriculture, which made it easy for farmers to access their services. One worker conducted radio interviews to keep people informed.

The Rural Family Support Worker in Miles had volunteers from farms working with her, which was visible evidence of the value of the service. She also produced newsletters and pamphlets which were mailed to farmers in the area. The Support Worker also visits small communities in the district, meeting farm families in a local hall for a general information sessions, followed by individual consultations.

Some Community Health Centres used a recorded telephone message outlining services available. Clients also came to the service through advertised workshops, local radio programs and referral through links with other organisations.

In Queensland, the *Drought Bulletin* was mailed to every farmer during the drought. The QDPI also advertised widely on radio and with mailed flyers. Word of mouth was also used to advertise services. In New South Wales, the Drought Survival Guide was available from Department of Agriculture offices and Rural Lands Protection Boards. In addition, Department officers have found that word of mouth, information brochures, attending field days and networking with other service providers were good ways of advertising services. The Drought Hotline found word of mouth promoted their service. The NSW Agriculture office in Moree made use of radio, television and the press to provide information and advertise workshops or meetings. They followed up meetings with a media release.

The various support services available from the Department of Social Security were advertised in information pamphlets. However, the concern was that this information only reaches those who have already accessed the Department. Therefore, officers attended local service providers meetings to network, and acted as guest speakers at community meetings. Farmers are not likely to attend Departmental information sessions, so officers worked with local community groups such as the CWA and arranged information meetings for groups of farmers. Officers also met farmers in their homes. Clients came to Financial Investment Advisers mainly by referral from within the Department but were also referred from Rural Financial Counsellors, Drought Support Workers, accountants, solicitors and banks. Word of mouth was also effective.

One counsellor made a communication video called *Let's Talk* for farm families to watch in their homes. This counsellor also does a lot of public speaking and conducts workshops.

Lifeline Darling Downs gained the support of local media, including the ABC. Lifeline conducts talk-back radio programs which allow local farmers to ring in and discuss issues. The program encourages farmers to seek assistance and raises Lifeline's profile in the area. The Coordinator participated in the Queensland Rural Summit as well as the National Rural Summit which facilitated good relationships with producers and producer organisations.

4.2.3 'One-stop shops' for information

Farm families and service providers were asked what they thought of the idea of Governments providing a 'one-stop-shop' for information and assistance with Government services.

Government Agents (QGAP) are established in several towns in Queensland, and the NSW Government is gradually opening similar Government access centres in a number of towns. All service providers interviewed agreed that the concept of a one-stop shop for information and assistance on any matter relating to Government programs, or help with filling out forms, was an excellent idea. Those familiar with existing services felt that it was essential that more Agents be provided. The Agent in Miles provides information and referral to local services such as the neighbourhood centre, community health and the Rural Financial Counsellor. He is also an agent for the Department of Veterans Affairs and the Roads and Traffic Authority. He also assists with the completion of forms. Local farmers regularly use the services for registering trucks, obtaining drivers licences and accessing information. The service also has plans to become Internet service provider. The Agent promotes the service by speaking at a range of other organisations and field days.

The service is co-located with the QDPI, a Rural Financial Counsellor and the local Police Station. The agent has found the proximity of these other services useful for referral purposes. He agreed it may be useful to be co-located with the neighbourhood centre in the main part of town. However the present location provides ease of parking convenient for farmers and truck drivers.

Service providers who had access to QGAP agents in Miles and Mitchell reported that they use the service constantly, as do their clients. Farm families interviewed in the Miles and Mitchell areas also praised the service, which they used regularly. Farmers particularly noted the value of having staff available for advice. The agent in Mitchell was well regarded and known to be of assistance in various matters. One farmer noted the value of having free legal advice in a country town.

Most of the farm families in other areas unfamiliar with the one-stop shop concept were very receptive to the idea. Some noted that it would solve the problems of waiting on free-call numbers for assistance. Farmers particularly value assistance with completing complicated Government forms. One farmer suggested that such the service should include a Rural Financial Counsellor. Stayner and Foskey (1997) presented the results of community consultations on issues related to 'one-stop shops' in four rural communities in New South Wales, and listed a number of factors which were considered important to their potential success.

4.2.4 Farmer awareness of assistance and support

Garnaut, Robinson, and Lubulwa (1997; pp 4-5) found that awareness of programs varied considerably amongst farmers. Even though they found that awareness of many programs was high, knowledge of the detail of these programs was often scant, non-existent, or incorrect. They also found significant levels of non-application by potentially eligible farm households.

In our study, farmers were asked whether they thought they were aware of all the help that might be available to them. The majority responded that they probably did not know about all that was

available. Yet one family pointed out they 'did not want to be greedy' and were grateful for the assistance they did receive. Another family asked only for what they needed, and were angered hearing of some families 'abusing the system'.

One farmer thought the main problem was that farmers do not seek advice early enough. Most families interviewed relied upon their Rural Financial Counsellor to ensure that they were aware of all available support. There was a belief that they were thereby very well informed, and much better informed than those who had no such contact.

4.2.5 Promoting awareness and access to services

Service providers were asked whether they or any other local services done anything to encourage or make it easier for farmers to begin seeking help. Providers appear to have been very active in promoting awareness and use of their services by a number of means, including information seminars, farm forums, field days and networking with other service providers, and farmer organisations.

In Moree, the Rural Financial Counsellor, in conjunction with a local Department of Agriculture extension worker, formed a group of local service providers called the Red Tape Busters which aimed to streamline the process of accessing assistance for farmers. They hoped to prevent farmers from having to approach several services before they obtained the assistance they needed. The group met and networked regularly , and ensured all providers were aware of what services were on offer, which aided referral between services. The group also produced a pamphlet outlining the services available which were mailed to all farm families. The group also held information meetings throughout the district. These meetings were organised using existing networks, for example the CWA and the Rural Women's Network. The country 'grapevine' was also stimulated through these meetings which contributed to lessening the stigma of asking for help.

DSS officers were proactive in combining with other service providers in presenting information at seminars, participating in the Rural Action Information Network (RAIN) tours, and being guest speakers at local farmer groups. Working with existing community networks, coffee mornings and evenings were arranged in several districts in farmers' homes where Department Officers were invited to speak. Women were targeted as the point of contact for information dissemination.

The Financial Investment Adviser and the Drought Relief worker with the Department in Moree were both from farming backgrounds and were able to build rapport with farmers. The Drought Relief worker possessed high communication skills and was able to present complicated information in understandable language. She also made known the direct line number to her office so as to facilitate farmer's contact.

Throughout rural Australia, CWA branches were very active through the drought spreading information about services available, acting as drought aid coordinators, delivering assistance to local farm families and providing financial support where needed. Many service providers utilised the local branches as contact points for arranging information meetings. Some branches in western New South Wales organised letter drops to deliver information.

Lifeline Darling Downs often used the media to advertise services including talk-back programs with Lifeline Counsellors. Hearing their neighbours talking about their problems on talk-back radio helped make it socially acceptable for farmers to ask for help. This demonstrates that there is a role for community radio in disseminating information and helping farm families start dealing with the issues they are facing.

Other means used by providers to encourage farm families to use their services included:

- Producing regular newsletters which were mailed to farmers in their areas.
- Producing a fridge door list of services with key 1800 numbers.
- Using local radio to promote their service.
- Acting as a guest speaker at local community functions such as the CWA meetings, Women of the Land gatherings and field days which encouraged the development of networks.
- Compiling and mailing information brochures and flyers outlining services available in the area.
- Many organisations provided free information hotlines for farmers.
- Several participated in information meetings with other service providers such as the Rural Action Information Network (RAIN) tours were held around the north-west. Meetings were held in local halls.
- Several providers believed 'cold' visits to farmers (just arriving on their doorstep with no warning) was the best way to make contact with farm families. One delivered an information pack of services available plus information on current farm issues such as succession and inheritance. The Coordinator of the Anglican Counselling Service emphasised the need for service providers to 'be where farmers are'. Similarly, Rural Financial Counsellors have long known the value of talking 'across the kitchen table'.
- Most services conducted a variety workshops which provided information about their services. Topics of workshops included: computer information, succession and inheritance, family communication skills, legal and Social Security issues, grief and loss, men's health, farm safety, stress workshops, health and safety, work cover for farmers, climate workshops, property management, decision making, Parent Effectiveness Training, self-esteem and relaxation, listening skills, suicide and first aid.
- Dubbo Community Heath set up a suicide support group.
- The Legal Aid Farm Financial Service in Toowoomba compiled a series of fact sheets for farm farmers with information about legal, succession and inheritance issues.

4.3 Farmers' Preferences for Services

4.3.1 Services most widely used and accepted by farmers

Service providers were asked which services in their area were most widely used and accepted by farmers. Farm families in turn were asked which services they approached when they first sought help.

These responses highlighted the popularity and success of Rural (Financial) Counsellors in all three districts. An established service for over ten years, Rural Counsellors have broken through most of the barriers to seeking assistance. They were appreciated for their advice with application forms. One participant noted that accountants and solicitors lack experience in this, and are not always experts in the needs of farmers. The Rural Counsellor in Moree is noted for training people in book-keeping skills. Some banks and accountants now provide similar training.

Drought Support Workers and Rural Family Support Workers were also a widely used and valued service. In New South Wales, the service was based in the Department of Agriculture, which added to its acceptance as the Department is not regarded as a welfare service. In Queensland, The Rural Family Support Workers are located in neighbourhood centres. Some indicated they would rather not be located with welfare-type services and would prefer locations similar to their New South Wales counterparts.

Drought Support Workers in New South Wales were mainly women - only two were men. All were well-known in their community, and presented a non-threatening, non-bureaucratic face. Rural women could relate well to them. Men went to Rural Financial Counsellors but were unlikely to ask for what they saw as 'welfare' support. These services also linked well with non-Government agencies.

Some providers thought that after immediate family, local health professionals such as doctors, clinic sisters, Blue nurses or bush nurses are usually first port of call for farm families seeking assistance. It is easier for farmers to invent a reason for seeing a doctor rather than present with an emotional problem.

The QDPI and NSW Agriculture were widely used in most areas for a wide range of information, for example, advice on stock nutrition. Their two drought-related publications were frequently mentioned as being valuable.

Direct Government assistance was heavily used. The Drought Relief Payment provided for the basic needs of many farm families. Austudy, RAS, and subsidies for stock, water and fodder transport were well received.

In response to concerns about alleged uncaring attitudes of DSS staff, the Department took actions which helped establish better relationships with farm families. A direct line to the Drought Officer facilitated this. Farmers dislike making STD calls and using the 1300 numbers. Financial Information Services Officers have also been well received by rural people.

St Vincent de Paul, Lifeline, Anglicare, Care Goondiwindi Association, The Salvation Army and The Smith Family were all cited as services which were well used. These agencies were involved in the distribution of Government Drought assistance and welfare support. Assistance in the form of payment of electricity accounts was often sought. The Salvation Army also distributed funds from the Farmhand Appeal which assisted in reducing barriers to accepting help. Prior to the drought, it was

rare for farmers to seek such support. The Salvation Army Chaplains who travel to farms were viewed as delivering an effective service.

Other services cited as being well used and accepted included: the Legal Aid Rural Adviser in Queensland, the Bush Connection in Toowoomba, Family Support Services, Community Health, Small business counsellors, Country Care link, the Drought Hot Line as a source of information and counselling; Credit line for mediation information, Landcare workshops, and solicitors.

4.3.2 Services less used and accepted by farmers

Service providers were also asked which services in their area were the least used or accepted by farmers. Many indicated that they were unaware of any that were not well used. However some indicated that the services offered by the Health department were under-utilised. Often these services were hindered by rural people's concept of *health* as they do not see themselves as ill. Rather they see their problems as financial or agricultural.

The Health Department appointed Drought Counsellors during the drought. These services were not heavily used. In some cases, it took six months to organise the position and network to establish a client base, followed by six months of service delivery. This was not enough time to build up rapport with a community. One counsellor in Dubbo who worked closely with the local Rural Financial Counsellor and was from a farm herself was able to reduce these barriers.

Service providers stressed that new services in a rural area need a considerable time to be accepted by local people. For example, three psychologists, established for about eighteen months, were just beginning to become known when the service was closed. Funding bodies have difficulty in justifying maintaining a service which is not well used. A reasonable *time for acceptance* needs to be factored into planning.

The *stigma* associated with the label of *mental health* was cited as a deterrent to rural people seeking counselling services. The services offered by psychologists and mental health workers go beyond what is implied by their titles and names of their agencies, but farm people tend to distance themselves from such labels. As one service provider pointed out:

> *The Health Department have highly trained staff who are not being utilised sufficiently in country areas. People are not aware of how good these services are and of how much help they could be.*

Domestic violence centres have not been well utilised in some places, despite the fact that the problem exists in rural areas. Privacy and confidentiality may be more difficult to maintain in small country towns.

Service providers reported that rural people are sceptical of services with which they are not familiar. A freecall helpline failed due to lack of use as the agency had no presence in area until the drought. The agency was seen as an outside service coming in without first gaining trust within the community. Farmers need to trust and feel safe in an environment before they will seek assistance.

Farmers may avoid Government services due to an aversion to 'bureaucracy'. Some farmers viewed Government agencies as having unstated roles. Fear that information about their affairs would be shared with other agencies responsible for financial assistance prevented some from seeking assistance.

One service provider noted that sometimes following rejection of an application for assistance due to assets test, a farmer would incorrectly conclude that he/she was not eligible for any other assistance and would not try to access other types of assistance.

4.3.3 Barriers to farm families seeking assistance

Providers were asked to nominate factors they thought might inhibit farm families from approaching or using their services. Some of these have been indicated in the previous section. The majority responded that pride was the greatest barrier farm families had to overcome, followed by lack of knowledge about what services were available.

- *Pride,* the rural ethos, and farmers' need to see themselves as self-sufficient were cited as the main obstacle to farmers seeking assistance. One provider believed wealthier families were often more prone to these attitudes, since they had status to preserve in the community. Even if they retain relatively high levels of wealth, their experience of financial and other stresses, and therefore their vulnerability to damaging consequences, is not necessarily less severe.

  Another provider noted that even after years where receipt of welfare assistance had gradually become more socially acceptable, there are still some farmers who are embarrassed to receive it. Some present for other reasons as a decoy for their real needs. The drought was sometimes used to legitimise seeking help for long-standing problems.

  One provider believed that the ethos of survival in the country, together with strongly defined gender roles, prevents males from seeking assistance. Women were more often the main point of contact because they realised the difficulty of continuing to maintain their standard of living.

  Another Drought Support Worker found pride, along with an attitude that *Someone else needs it more than I do,* often prevented farmers accessing assistance. She told farmers that the Government had provided agencies with money ear-marked for their assistance and that the taxes they had paid over the years entitled them to some help.

- *Trust.* Effective counselling and support in rural areas requires a certain degree of respect for service professionals to be successful. Many of the professionals appointed to the country are young graduates. Farmers tend to have less confidence in these, particularly since they are not expected to remain long in the area. For this reason, Drought Support Workers were deliberately selected from rural backgrounds. This experience, combined with their location within the Department of Agriculture, has greatly enhanced their acceptance.

  To deliver services effectively to rural people, providers must show that they have a genuine interest in country people and in rural life. Lifeline worked hard to show that they were not only a city-oriented agency.

- *Confidentiality.* One Rural Financial Counsellor who is herself a farmer has found that some local people may avoid seeking her help because they may be reluctant to divulge their problems to another farmer in their community. However, since her office is on her isolated property, privacy is fairly assured.

  Several providers emphasised confidentiality in their services and have found that once a reputation for trust and respect is developed, there were few barriers to farm families using the service.

- *Lack of information.* Several providers believed lack of knowledge about the services that they offered was a barrier. Country people's attitudes towards public servants and ignorance of Government programs for farm families can be barriers to acceptance of services. For example, one CES officer believed farmers are often not well-informed about the nature of its services and may be inhibited by misunderstandings about conditions of employment. Farmers' lack of contact with the Health Department can also lead to confusion over its procedures.

- *Stigma.* One Drought Support Worker believed that farmers' perceptions of their role could affect their use of the service. If farmers saw Drought Support Workers as social workers or counsellors, they may be reluctant to use them.

  Farmers are reluctant to come to DSS Information Sessions or offices due to the stigma of 'welfare'. Staff therefore have visited many homes and attended farm forums to overcome this barrier. Staff believe this will improve with the renaming to Centrelink.

  In some areas there is also conflict between town and country people, with both parties resenting the amount of assistance they believe goes to the other group.

- *Distance and cost.* Several respondents noted that cost and distance are the greatest impediments to farm families seeking counselling services. Lifeline's distance telephone counselling service and the travelling counsellors who visit farm families in their homes have helped overcome these obstacles.

4.5. Issues for Service Providers

4.5.1 Skills and training for service providers

Service providers were asked whether they felt they needed special skills and training to help them deal with the problems of farming families. All agreed that there was a need for such skills and highlighted some prerequisites for successful interaction with country people.

- *Understanding.* Participants suggested that service providers need to have an understanding of 'the rural ethos', a genuine interest in rural issues and empathy with the types of problems that arise.

  Banks are providing training for their staff in understanding rural people. In many areas DSS staff, in particular the Financial Investment Officers, received similar training which improved their interaction with farm families. Participants noted that it is vital that a person at a front desk or at first point of contact be empathetic.

  Some felt that it was essential for service providers to come from a rural background themselves in order to relate well to farming people and facilitate interaction. Drought Support Workers were selected from rural backgrounds for this reason. However, the majority of participants felt that a background in farming was not absolutely essential and that understanding of rural issues could be developed by working in the field. One participant suggested that it was better to come from a management background as many farmers need instruction in such skills.

- *Up-to-date Information.* A thorough, up-to-date knowledge of the services available for farm families and the options open to them is essential. Knowledge and information about current problems affecting farm families and general political awareness is also important. Service providers need assessment skills to be able to identify a need and refer appropriately

- *Confidentiality* . Providers need to be aware of the need for confidentiality in all dealings with rural people. Fear of a lack of confidentiality can be a barrier to farmers accessing services. Providers need sensitivity to deal with rural people in a non-intrusive way. Several providers believe that to overcome these concerns, it is necessary to deal with people one-to-one.

- *Professional qualifications and support.* Several providers believed it was not essential to have professional qualifications. However, many noted that there is a need for providers to belong to a professional group for support and access to resources. Most providers interviewed had access to inter-agency groups which met regularly. Services can become isolated from other providers due to physical isolation or overwork. This can lead to them becoming insular in their approach and unaware of the availability of new services. On-going training and networking through inter-agency meetings can help overcome this.

  The need for professional supervision was highlighted. Not all service providers interviewed had such supervision. Supervision was available through the Anglican Counselling Service in Tamworth, Family Life in Dubbo and Lifeline in the Toowoomba and Roma areas. Professionally trained counsellors interviewed were well aware of the importance of having such support and had sought supervision for themselves if it was not provided by their employers.

- *Communication skills.* Communication is the message received—which is not always the message given. Communicating with rural people requires special skills. Providers need patience, good listening skills, clear language skills, have the ability to engage in discussions on rural issues (often a pre-requisite before getting down to business), common sense and a sense of humour. They need to be trustworthy; friendly, encouraging, non-judgemental and have credibility. It is also important to meet deadlines to maintain credibility. Most importantly, service providers need to be seen as having a genuine desire to help rural people. Some providers reported that it would be helpful to have counselling skills as crisis counselling is often required.

- *Maturity.* Service providers need life experience and maturity for effective performance in rural areas. Mature workers are more likely to stay in a position and are less subject to 'burnout'. One provider believed that mature women are more successful in dealing with farm families than are men. For example, female rural counsellors and drought support workers have been very successful. In most cases, it is farm women who are the contact point. Therefore service provision may be more successful if targeted to women and delivered by women; in particular, mature women.

  Young graduates are not seen as always the best option in rural areas. Newcomers have to earn the locals' trust, and even qualified people are not always accepted. Country people expect newcomers will be critical of their town or district. One provider suggested that it is necessary for a graduate to have at least four or five years experience to be successful. However, one participant felt that this attitude is changing, and that there is a gradual acceptance of people from different backgrounds, for example, there are now many women vets in rural areas. Service providers do need to allow time for acceptance and to convince the locals that they are genuinely interested in them.

4.5.2 Co-location of services

Service providers were asked if there were other services located in the same premises, and if they thought that was or would be helpful. Responses varied according to the type of services offered.

In Moree, one provider felt that co-location of services was not important there as most services were conveniently located within the town centre. Indeed he believed that it was beneficial not to be co-located:

> *People need the walk in between to process information they have received before taking in any more.*

In New South Wales, Drought Support Workers are located within the Department of Agriculture. This has proven highly successful according to the majority of providers interviewed. Farmers were more likely to access this service because it was located in familiar territory. Privacy would be more likely to be maintained as farmers could be accessing Departmental services.

In Queensland, Rural Family Support Workers are located in neighbourhood centres. Some providers were concerned that as these centres deal with matters such as domestic violence and child abuse, this may prevent some farm families from seeking assistance.

4.5.3 Communication amongst service providers

Service providers were asked whether they discussed the problems of farm families with other providers. The majority indicated that did so but only in general terms. Inter-agency meetings were held, where both Government and non-Government providers met to seek other provider's points of view and to gather information and sources of referral also discussed farmers' problems in general.

Some respondents indicated they occasionally discussed the needs of a specific farm family, but stressed that this only occurred with the family's consent and only when absolutely necessary. For example, some Rural Financial Counsellors conducted joint visits to farms with a Drought Support Worker. One respondent highlighted the value of regular discussion of some individual and general issues with other service providers.

One charity worker reported that when farmers applied for assistance with telephone accounts, confirmation of their eligibility necessitated discussion with their Rural Financial Counsellor or Drought Support Worker. The family's permission was always sought before this was done.

All providers interviewed were very aware of the need for confidentiality in dealing with farm families.

4.6. Farming Communities Getting Together

A few years ago, one of the authors visited a small Victorian farming community which, during the 1982-83 drought, had organised a major refurbishment of their village hall and its grounds. This was done partly as a welcome distraction from the depressing conditions they were facing on their farms, but its result was not only to build a valued tangible asset, but also to renew a sense of community cohesion and capacity to prevail in the face of desperately difficult circumstances. We were therefore interested to see if there had been similar examples where the 'social capital' of rural communities had been either drawn upon or enhanced by the sense of shared local fates during the recent drought.

4.6.1 Self-help groups

Service providers were asked whether they were aware of any community groups that had formed for farming people. A good example of a community group working together to support themselves was the Adult Education group at Gravesend, a small township about 85 km east of Moree in northern NSW. This group evolved from one aimed at providing interest-based courses for women to one that provided education and information for all members of the community. As the majority of their members come from farm families, the focus of many of their courses has been upon farm issues. Members suggested courses of interest and the committee organised guest speakers for meetings or a weekend or evening course. Courses have included: dam construction and maintenance; dynamite and blasting; motor maintenance; farm chemical certification; constructing contour banks; farm maintenance; and women's health.

Craft courses such as recycling old timber have enabled many people to take up handicrafts and sell them at local craft shop. The coordinator noted the pleasure some found when they took a finished article home. The group provides social support and raised the confidence of those who had grown despondent through the drought.

During the drought, forums were held to provide farmers with information on the support services available. Speakers included representatives from the DSS and CES; a Rural Financial Counsellor; a financial adviser; accountants and solicitors. The group believed that bringing the services to the people was the key to its success. The DSS was particularly concerned that farm families were not accessing the office in Moree so liaised with the Gravesend group to arrange neighbourhood meetings. Departmental officers addressed these meetings, explaining the services available, and distributed the application forms for Drought Relief Payment to be filled in at home.

The Drought Support group in Tenterfield invited Anglicare to visit them weekly and has continued as problems have existed in the community since long before the onset of the drought. Drought committees formed throughout the region have now mostly folded.

North of Moree, the Tulloona, Croppa Creek and Weemelah women's groups began as groups for interest-based TAFE courses but formed drought support groups for families in their district. The Weemelah group held barbecues where donated food and clothing was made available for those who needed it. In Goondiwindi, the Care Goondiwindi Association provided similar services.

NSW Agriculture used local networks for drought information meetings. The group arranged for child care for a small fee. In Tulloona a chemical field day was held which consisted of five minutes discussion on chemicals followed by a workshop on communication within the family. Sometimes providers needed to be indirect to get men to participate.

NSW Agriculture organised many farmer education groups which were also a means to socialise and support farmers. The Queensland DPI and the Dairy Farmers' Association supported dairy women's groups in Warwick, Beaudesert and other districts. Women learned technical information and meeting procedure as well as enjoying social support.

The Churches in Community group which began in Parkes and continues to be active in Tullamore is an inter-denominational group which aims to support farm families in difficult times. The group functioned as a drought support group delivering welfare support to those in need. It is active in social justice issues, lobbying political groups and advocating for hardship cases. The group also produced a pamphlet listing the support services available. They also organised a social outing which attracted half the population of Tullamore. The group also formed a choir for Christmas, and aims to stay together.

The CWA provided valuable networks of women in rural areas. Many CWA groups were very supportive of their local communities, seeking names of families in need from service providers and distributing cash and packages of goods. The Marra Creek CWA repaired their town's tennis court and painted the hall to build community spirit.

Country people are beginning to be aware that local groups, such as tennis clubs, that have folded were vitally important for social contact and morale. Many small communities held parties in a local hall to boost the community's spirits. Informal groups held barbecues to provide an opportunity to socialise. Service providers offered several examples of groups which had provided community support. These include:

- Informal women's group's organised tennis days and pot luck dinners for social support.
- Hungerford community held field days which raised money for the Flying Doctor service but the real aim was to promote sense of community and social contact.
- The Bathurst Bishop provided money to Coonamble parish to hold big party at the racecourse where 400 people attended.
- Burren Junction book club was also a support mechanism for local women.
- The Breakout group at Mullaley organised a yearly fun night with a barbecue, music and dancing to get people away from the farm.
- The Lockyer Valley women's group is a support group set up for women to provide social and material support.
- A small group of farm families near Miles meets with the local Rural Family Support Worker in the local hall for lunch and a social get together.
- The Voices of Hope group in Reidgecrest actively seek solutions to rural problems and hold workshops.

Other groups cited as providing social support included Landcare groups, Red Cross branches, service clubs such as Rotary, Lions and Apex and Sporting clubs. The Rotary Clubs in south west Queensland started the Western family appeal which spread to Rotary clubs across Australia and raised $1 500 000 in two years for cash and food for farm families in need.

Rural Financial Counsellors and Drought Support Workers were often the main instigators of community groups and then used these networks for arranging meetings and workshops. One Drought Support Worker organised a course in organic farming in a local park.

A Drought Support Worker based in the Dubbo area became aware of the needs of families leaving farming, and in conjunction with the Rural Financial Counsellor, set up the Dubbo Support Network. This group is a loose network of carefully selected volunteers. many of whom have left farming and

are pleased to assist others. They approach real estate agents to find suitable accommodation for farmers leaving the land, encourage families to become involved in community groups in town and generally provide social support.

In many districts, the impetus for support groups came from NSW Agriculture. Often, however, once a leader left, the group folded. In times of stress, groups need the inputs of energy and funds from outside sources to survive. Many farm families are too busy to be active in community groups and in some towns groups such as Red Cross and CWA, which have relied on farmer members, are folding. Farm women have off-farm work and are trying to combine the duties of work, children, home and farm. Declining resources in country towns see services overworked and struggling to find volunteers. One participant noted that the distances people have to travel often restrict their participation in groups.

One participant noted that social groups are often fragmented. There are some cultural differences between town and farm people. Of the support groups he has known, none have lasted very long. Groups were formed to distribute welfare support before the commencement of Drought Relief Payments. Often the volunteers became overwhelmed with the problems they had to deal with, and they lacked support. But one provider believed that longevity is not necessarily a measure of success of a group. Groups arise to meet a specific short-term need and are not intended to last for the long term.

While the evidence is mixed, on balance these examples suggest that social capital is not dead in rural communities, and that indeed it sprouts again in some communities as a result of stress.

4.6.2 Community networks

Farmers were asked their opinion of the value of community networks organised to assist people with informal support. One farmer maintained that groups are important for communication, the blending of ideas, and learning new farming practices. Several farmers noted the value of drought support groups. One praised the role of the Gravesend Adult Education group.

One participant reported that it was good to share problems but noted that women more easily discussed issues. Another believed that there is not enough support for rural women.

One farmer maintained those who needed others around them were already established in social groups prior to the drought.

CWA groups were very active in most rural areas particularly through the drought. However many groups are having trouble getting younger women to join. Most of the younger women have jobs off-farm and the social structure of family life has changed. This is especially so in areas of smaller holdings. Many younger women are disenchanted with country life, and now have different career expectations.

One participant believed Landcare groups should be made mandatory as they are valuable for education, social interaction and improving the environment. Others agreed that Landcare groups provide a valuable social outlet.

One farmer noted that one problem in their community is that many people have left the district and those remaining are too busy to be involved in groups.

4.6.3 Discussion amongst farmers about their needs

Farmers were asked whether they had discussed the various types of services and assistance available for farm families with their neighbours and friends.

There appeared to be a clear difference between districts where farmers shared their problems and those where they were more private about their affairs. These differences appeared to be related to the personalities involved in the area. Districts with older established families tended to be more private as these families have a greater stake in the status associated with their family name.

Several of the farm families commented that in the beginning of the drought, no-one in their district would talk about their problems, but now local groups such as the tennis club regularly discuss the difficulties they were experiencing. One participant noted that the crash of the wool price created fear in his local community and people began discussing issues and problem solving.

Several families remarked on how good it was to be to be able to talk to close friends and family about what services were available, the difficulties people were experiencing and the problems they had in accessing support services. Others talked of how their neighbours all co-operated and supported each other. One family told of how their neighbours and friends had developed a barter system of labour. Farm women noted the valuable support role that friends played.

Several participants noted the value of community groups such as drought support groups. One family talked of the regular social gatherings in a local hall where neighbours played cards and talked about their problems. One farmer was a member of a Lions club where sometimes discussion occurred over a beer. Another reported frequent open discussion at the local pub. Everyone knew each other well and that all were having a tough time.

One participant said that she had no need for social support as her family manages on their own. People in their neighbourhood, who need the support of others, were already established in community groups. Other families reported that their neighbourhood was 'very closed' and there was never any discussion of the difficulties experienced. This family observed that there were a lot of older established families in the area which led to more guarded discussion. Another family remarked that everyone in their circle was too proud and there was no discussion. This family expressed concern that other people would judge harshly them for seeking assistance. Another farmer stated that in their area people will acknowledge that times are tough but that is the extent of the discussion. One family noted that they belonged to a Landcare group but there was never any discussion about assistance programs and they did not know if any of their neighbours were receiving assistance.

4.7. Services for Families Leaving Farming

4.7.1 The services

There were a few support services in place for farmers leaving farming. In Queensland, two social adjustment advisers had been appointed, one in Charleville and the other at Mareeba (a tobacco growing area) to provide support for those making the decision to leave farming. The Bush Connection, based in Toowoomba, provided social and practical support for farm families who had left farming. There were no comparable services in New South Wales. In Dubbo, however, a Drought Support Worker in conjunction with the Rural Financial Counsellor developed a support group for farmers leaving the land, using volunteers, many of whom had left farming themselves.

The Farm Family Restart Scheme has components targeted at families leaving the land. It is possible that the Farm Business Improvement Scheme could be a vehicle for providing retraining assistance to farmers, and Rural Financial Counsellors may have a role in arranging this.

In Western Australia, the Department of Primary Industry was involved in an out-placement program which included Rural Adjustment Assistance, support, job skills, financial advice and a volunteer program. Farmers who were assisted through the program were encouraged to become volunteers themselves to help others leaving the land. An assessment of this program may see such a project applicable to all rural areas.

Both service providers and farm families were asked what sorts of services were needed by families who leave farming.

4.7.2 The responses of service providers

These included:

- Social and emotional support.
- Financial advice.
- Counselling services.
- Education and training.
- Specially targeted TAFE or Adult Education courses.
- Skills assessment.
- Assistance with finding employment.
- Assistance with finding accommodation.
- Assistance for children moving to an urban area and new school.
- Information and referral services.
- Financial and material support services if needed.
- Monitoring of their progress - just a call to see how they are going.

Farmers suffer similar problems of adjustment to anyone who has been made redundant after a long working life. Often families do not know how to access services and may need assistance in this. However, the problems for farmers go beyond those leaving other occupations. These relate to the

particular attachments to and beliefs about their occupation and place of work, as discussed in Appendix 1.

Service providers suggested that the help farmers need depends upon their age, as many are close to retirement age. One provider has found that most of his clients who have left the land are of retirement age and therefore aged services are important. Of his clients who are younger, all had found new employment and were very satisfied with their regular hours and regular income.

The following services were identified as relevant to families leaving the land.

- *Education and retraining.* Many farmers, particularly older ones, have little formal education. Programs will have to overcome a tendency on the part of rural people to undervalue education. There is a need farmers to see learning as a life-long process, requiring continual re-skilling. There is a need for specially targeted TAFE or Adult Education courses particularly in remote areas. Services and courses need to be attractive and easy to access. New skills would give farmers a wider range of occupational choice, making them more likely to leave farming when their farm business fails. If education packages are presented just as training for farmers to leave farming, many will reject it.

- *Vocational guidance programs* are needed to build up farmers' self-esteem and provide links to employment. Such programs should encompass an assessment of their skills, physical capacities and interests. There is a need for a recognition of prior learning as most farmers are multi-skilled but few have formal qualifications. Often farmers believe they are too old to begin a new career.

  The coordinator of the Bush Connection believed that the Commonwealth Rehabilitation Service has a program that may be adaptable for farmers and that it would be an excellent resource for support services for exiting farmers. The CRS provides access to psychologists, occupational therapists, and physiotherapists. Applicants require a medical certificate for eligibility to the CRS. In view of the incidence of occupational injury and illness, many farmers might qualify.

- *Financial assistance.* Income support and financial counselling through the period of transition from farming is crucial. Some ex-farmers may still owe money to banks even though their property has been sold. The debt hangs over them and they find it difficult to plan for their future.

  The adequacy of the $45 000 Re-establishment grant was the subject of some concern, since it was compared with the amount a farmer might need to purchase another home. (This is not, however, the explicit purpose of the grant). One farmer thought that financial assistance should also be provided to rural communities (such as local government councils) in order to generate the economic activity to be able to employ farmers who leave the land.

- *Information and advice.* Farmers need information and advice to be able to make good decisions about leaving the farm. Families need to know what their entitlements and rights are. Some respondents noted a need for a rural legal advisory service. Others suggested a need for a manual to guide service providers and farm families on the options and benefits available. The style and approach of a guide prepared to help farm families address the problems of inter-generational transfer (McGuckian, Stephens, Brown and McGowan, 1995) is a useful model for emulation here.

- *Assistance with employment.* Older farmers may face special difficulties in finding non-farm employment. If well-known in the town they move to, however, they may be more successful. Nevertheless, many rural towns have limited capacity to generate employment.

  A CES Officer believed that farmers leaving the land need to be more aware of the employment services available. Farmers may be reluctant to register as unemployed as they presume that this means applying for unemployment benefits. By registering, however, they become aware of services available, and of their eligibility for other assistance. One CES officer has found that employers were very willing to employ ex-farmers who may have no formal qualifications but who nevertheless have a broad range of skills. There also need to be programs of post-placement support.

- *Social support.* Families need the support of someone they trust to talk to. On-going emotional and psychological support is essential. Informal support groups can be very valuable during the adjustment phase and could be a catalyst for farmers leaving the land. Farm families need empathetic guidance in the change in lifestyle to a non-farm environment. Many providers noted the value of organisations such as the Bush Connection in Toowoomba and the similar support group in Dubbo. Such groups are essential to assist the transition of farm people to a different environment. However, not all farmers might be comfortable in such a group.

  Farm families also need personal and family counselling, as family relationships may be stressed through the adjustment period. Morale at this stage can be very low. Farmers need someone to take an interest in them as many have low self-esteem. Some still suffer depression years after they have left their farms. Some hold onto feelings of injustice about the way the farm was 'taken'. This period often involves bitter fights with financial institutions over several years, and this leaves lasting scars.

  Farmers therefore need programs to help them deal with grief and loss. The Anglican Counselling Service has held group sessions for 50 or more farmers in several centres, in which imagery was used to help them 'say goodbye' to cherished places on the farm (see also Read, 1996).

  One counsellor has observed that some farmers cannot imagine themselves in another occupation. She believes that women appear to adjust better and may become impatient with their husbands inability to adjust. Other participants observed that women are more able to find work than men. Farm families may find it easier if they move into a town they are known well and have family members close by. The support of social networks is crucial at this time as often the family needs backup when women gain employment. Adapting to different roles can be difficult for both men who and women.

- *Children* need support as the transfer from a small school and to an urban environment can be stressful. Children may have to be taken out of boarding school and sent to a public school. One social worker found that children in farm families are often referred with behavioural problems, often presenting as sibling conflict. Teachers and school counsellors need to be aware of the adjustment pressures these children experience, particularly those in later years of school who can now no longer see their family farm as providing them with a future career.

Some service providers maintain occasional contact with their clients who have left the land to see how they are coping. One provider suggested that families leaving the land need to be monitored. Another believes that on-going contact gives families reassurance that they are not entirely on their own. It was recognised, however, that this might not be necessary for all such families.

Several participants commented that of the families they knew, most were usually glad they had left the farm, and wondered why they had not done it sooner. One noted that once the decision had been made to leave farming, it was as though a weight had been lifted off their shoulders. They became more proactive about their future and had begun making new goals.

4.7.3 The responses of farm families

Farm families were asked what sort of help people leaving farming needed. Responses included access to counselling, social support, information, and retraining, including travel costs. The type of assistance required will vary according to the personality of the farmer, their family structure, age, and whether they left voluntarily or were forced out.

One farmer who may have to sell his property remarked that it has been a traumatic time for the whole family and had placed a great strain upon family relationships. Uncertainty about their future was very unsettling. Much depends upon the level of financial resources they leave with. He saw a need for social support, help with getting established, retraining or re-employment. Being unemployed was his greatest fear, as he wanted to be able to support himself and not live on 'handouts'. He was also concerned about how his four children would finish university without his support.

A family who had lost their property recalled that the social support they received at the time was invaluable. They needed affirmation from others that it was beyond their control to save the farm. Financial counselling was needed, particularly advice on how to set up a new business, managing any funds remaining after the sale of the property, and negotiating with unpaid creditors.

Two elderly participants who were in the process of leaving the land felt that access to health services was the crucial factor in deciding where to move. Several participants noted the need for social support groups like the group in Dubbo and the Bush Connection in Toowoomba.

Often farmers cannot see themselves in any other lifestyle and there is a sense of failure. There is a difference between those who leave because they want to and those who are forced off their properties. Some saw a need professional counselling for depression.

One participant reported that of the people she knew who had left farming, most were very pleased to be out of debt and were in good spirits. All had new employment or were leaving the area. Friends and neighbours in the district had provided a strong network of support for these families, yet it was evident that the adjustment process had taken a toll on them.

4.8. Helping Farmers: Whose Responsibility?

4.8.1 The responses of farm families

Farm families were asked where they believed the responsibility lay for helping farm families in difficulty: the Government, the local community, or friends and family?

Over half of the farm families interviewed believed that the responsibility lay with Government. One farmer stated that *'the problems are too great for anyone else to cope with'*. Another stated that if Government believes *'farmers are an asset to the country'*, then farm families should be supported. They believed that the supports in place suggest that the Government does value country people.

The majority of the farm families interviewed were (or had been) in financial difficulties largely as a result of the high interest rates of the 1980s followed by the collapse of the floor price of wool and escalating costs. These farmers felt that (unspecified) Government intervention at that time may have prevented many of the difficulties farmers were now facing as a result of these events.

Several believed that if commodity prices had kept pace with costs, there would be no need for farmers to rely on 'handouts'. One farmer stated that farmers need to help themselves as much as they can, have traditionally helped themselves and each other, and that Government support is a last resort. They considered that most farmers should be able to cope with a single source of stress, such as a dry period, but not with several sources occurring simultaneously.

Concerns were expressed that given the 'rationalisation' of government services in rural areas, help might not be as readily available in the future. On the other hand one service provider noted that Government and non-government services should be able to be activated much faster in the next drought, as providers should have learned from this experience and be more attuned to farmers' problems.

Some farmers suggested that instead of what they see as 'welfare' or 'handouts', they would prefer Government assistance was targeted at their business viability, such as via more favourable tax treatment and Government provision of more attractive savings and risk management instruments. Some, however, were not aware of existing savings and tax management instruments. Other farmers favoured the (re-)creation of financial institutions which would offer finance to farmers on favourable terms ('soft credit').

There is also a view on the part of some farmers that, as one put it, *It would be nice if we got something back.* This suggests that farmers consider that governments should recognise the sacrifices they endure by supporting them when they need it. Others believed that farmers and their communities should play a part, but that the ultimate responsibility remains with Government. One participant stated:

> *We need community networks to assist farm families in tough times, but in the end, the Government is duty bound to help the bush.*

One farmer expressed anger, however, that those who did nothing to save or prepare for hard times got the benefits of support, and this meant that those who were 'responsible with their money and looked after themselves were penalised'.

4.8.2 Changes in farmers' attitudes towards public support

In considering the provision of welfare assistance, regardless of the target group, there is always a tension between providing for immediate needs and avoiding the risk of inducing that group's dependence on such assistance.

Service providers were therefore asked whether they had noticed any shift in the attitude of farming people towards approaching welfare and support services. Some providers maintained that farm families have always been, and continue to be, embarrassed about requesting assistance. However, the majority reported observing a growing acceptance by farm families of the support provided.

Providers observed that although farmers are still anxious about their future, they have become more accustomed to the tough times and have accepted that seeking help has made a difference to their lives. Yet farmers do not like to admit to this acceptance and deeply dislike asking for help. Usually families are in a desperate state before seeking assistance. One participant believed that most of those who accepted help at the height of the drought would be reluctant to receive help after the drought had ended.

Charity workers observed that it was mostly farm women who sought assistance, and only very occasionally did men accompany them. Others noted that farmers are now more open to discussing their problems. The drought has been catalyst for this change. The media helped publicise the fact that most farmers were in difficulty, and this made them less reluctant to seek help. One participant believed that the experiences of the past few years has made younger people more able to accept assistance. However farm families generally still tend to be reactive rather than pro-active in seeking help. The acceptance of Rural Financial Counsellors has grown, and these services are now widely used and respected.

However, some service providers believed that farm families' attitudes have changed over time from one of self-sufficiency to one of becoming more dependent on public assistance. In this context, it is important to distinguish between using the full range of assistance to which one is entitled, and allowing use of that assistance to reduce one's efforts to provide for one's well-being from one's own resources. One participant believed that the Drought Relief Payment has encouraged the latter attitude and that providers need to screen for dependency. This participant believed that a small percentage of farm families may have 'abused' the public support system. Other respondents pointed out that some people are simply better at using the system than others, and that farmers as a group are no more likely to 'abuse the system' than other groups in the community.

Some service providers monitored welfare 'dependency'. They found there are those who are reluctant to seek public help even when they are in desperate need while others seek help from several agencies and 'claim all they can'. Communication between service providers helped identify these clients. 'Offenders' were removed from support, except where Rural Financial Counsellors recommended otherwise. While it was contrary to charities' policy to turn people away, some found it was necessary. Some providers believed that in some cases assistance was perpetuating 'dependency'.

Over the period of the drought, in order to prevent families becoming dependent upon system, the criteria for eligibility were refined so that assistance was only given to those families who were able to 'come to terms with the issues' they were facing and were 'making progress'. One Rural Financial Counsellor advised clients they should repay the Drought Relief Payment once their situation improved as once the Department of Social Security reviewed their case, they would be required to refund the money.

One participant noted that there had been a change in attitudes towards receiving assistance but that the change was brought about through 'desperation'. Farmers who, in the past, would never have

believed they would accept 'welfare', saw themselves as having no other choice. It is possible that once their acute needs are met and they are established in another occupation, this dependency would disappear. Other service providers saw no dependency amongst farm families. In fact many families returned Drought Relief Payments as soon as they felt able to do without it.

One service provider observed that farmers are despairing for the future of farming, and would prefer that Governments adopt policies to improve the economic condition of the industry (thereby ensuring that farmers did not fall into financial difficulty, which they see as the root cause of their problem) rather than offering what farmers see as 'handouts'.

Farmers who adopted more 'self-reliant' strategies to manage the risks of farming, for example by investing in off-farm assets, or by avoiding debt, may not have been eligible for assistance. Some farmers saw it as inequitable that, having sold off-farm investments to provide for themselves, there was no 'reward' for their self-reliant management. In an economic system based on private business risk-taking, however, the reward should perhaps be seen as not having to rely on public assistance ('welfare'). The sense of inequity felt by some farmers reflects their view that those who do not take steps to manage their own risks should not be supported from the public purse. In their view, such support undermines the incentive for farmers to manage 'self-reliantly'.

4.9. Gaps in Services

This section includes respondents' perceptions of gaps in services relating only to farm families experiencing adjustment pressure. There were also many comments relating to the lack, or declining presence, of a wide range of services and facilities in rural areas, which are relevant to all rural residents including farm families.

4.9.1 Responses of service providers

- In Dubbo there was no youth refuge or domestic violence counsellor, yet respondents believed the incidence of abuse to be high. The social worker at Community Health saw only children, but this usually indicated a need for family counselling. There is a lack of funding for adult and family services. The only alternative available in Dubbo was Family Life (a non-government counselling service).
- Community Health services can find it difficult to service the vast geographical areas in more remote regions. There is also a high turnover in staff.
- There is increasing awareness of the need to give more attention to men's health issues.
- Roma lacked a DSS (Centrelink) Office and relies on the visit of an officer one day a week. Several of the service providers highlighted this as a major gap in services to the town.
- Several service providers saw the end of the Drought Support Worker program as a great loss and believed that the program (perhaps renamed) should be established permanently within New South Wales Agriculture.
- There were suggestions for a current data base of counsellors, rural support workers, and innovations in service provision to isolated rural people.
- More organisations providing services such as the Bush Connection are needed for farmers leaving the land.
- More Legal Aid Farm Advisers such as that provided in Toowoomba.

- Drought relief and other support services for rural contractors and non-farm businesses economically dependent upon the farm sector. This can cause considerable friction between town and farm people.
- More attention to services that might be required to meet the needs of farm employees.
- Gaps in accessibility are being created by the closure of points of contact for government services.
- While perhaps not correctly described as a gap, an important obstacle to the effective access to and use of services by farm people is lack of information about services and about how to use them. Both the use of information and its provision are rapidly becoming more complex, especially in relation to information on government services and activities. Farmers (and indeed many other people) do not know what services are available and how to access them effectively. Methods of (and technologies for) accessing services in rural areas are also changing, and people take some time to learn how to use them (Stayner and Foskey, 1997).
- Other significant gaps are attitudinal in origin. Knowing a service is necessary and available is not a guarantee that it will be used. For example, while farm families might now be able to obtain advice on the problem of inter-generational transfer of farm assets, and while the Retiring Farmer Assistance Scheme offers a program to encourage these transfers, many farmers avoid action on this because of deeply ingrained habits of communication within the family which inhibit planning and negotiation (See Kaine, Crosby and Stayner, 1997).

4.9.2 Responses of farm families

Farm families were asked whether there were any services or types of help they felt they needed but were not available. Most responded that they were very satisfied with the services they had accessed and were extremely grateful for the assistance they had received. Many could not think of any other service that might have been useful. All could not speak highly enough of the support they received from Rural Financial Counsellors and Drought Support Workers.

Of those farm families who did nominate gaps, the following were highlighted:

- *Child care.* In tough times, farm women often take the place of paid employees. Parents who have no extended family have difficulty finding adequate child care at these times. Where farms are isolated from towns or mobile pre-schools, it is costly and time-consuming to take children to child care centres. In such circumstances, children may have to be with their parents all day, and thus be exposed to the dangers of farm work.
- *Legal support.* The majority of the farm families said they would appreciate assistance with legal matters, especially during debt mediation.
- *Home help.* One woman would have liked some help in the house when her husband was ill and she and her son were so busy working on farm. Another woman needed home help when she fell ill. (On inquiry these services were available, but the family was not aware of them).
- *Basic services.* In some areas, families listed services they considered 'basic' as gaps in service provision. In the towns west of Dubbo there have been a number of closures of bank branches, requiring farmers to travel to Dubbo. There are difficulties in conducting business over the telephone and many farmers disliked doing this. In many towns there is no doctor or chemist. For some families, television reception can be seen as a basic service.

- *Transition support.* Groups such as The Bush Connection or the Dubbo support group, for families considering leaving their properties.

Other services required:

- *Marriage counselling*, or indeed 'just someone to talk to'. Lack of money can impose quite acute and damaging social isolation.
- Lack of *access to information* was highlighted. Several said that without contact with a Rural Financial Counsellor or a Drought Support Worker, they would not know where to go or what to do for help.
- Assistance with *dental health care.*

4.10. Counselling for Farm Families

One of the main gaps identified is in general counselling services for stress, crisis intervention, marriage and relationship and family counselling.

4.10.1 Comments by farm families

Several of the farm families interviewed believed there was a need for family and relationship counselling in rural areas. While the churches and Drought Support Workers were seen as helpful, there was a need for counsellors with specialised skills.

Two women indicated that they had sought counselling from a female doctor. One reported that the family tried to save money by minimising the number of trips into town, but this led to a feeling of isolation and a dependence on her husband for company. The other reported that like many rural people, her concern for privacy made it difficult for her to ask for help. She believed many women in her area were suffering from depression. She also felt that the hardships experienced by farm families in recent years has also made men more aware of the emotional effects of drought. She was concerned that since people tend to get depressed slowly over time they may not realise they need help until their condition is quite severe.

One family commented on the help and support they received from their community following a death in their family. They observed that men do not readily seek grief counselling, and that women have more opportunities to share their thoughts with other women. Another noted that rural men tend to hide problems and are more likely to seek counsel from a family member. She too was reluctant to talk openly with a person she did not know, but had enjoyed visits from local nuns.

Another woman who had lost the family farm believed that there was a great need for counselling services for farm families. With hindsight she realised that she and her husband should have sought emotional help instead of believing they could 'manage'. Their relationship suffered badly during their transition from farming. She believes they needed advice on how to accept losing the farm. They had found it hard to trust others, imagining that people were talking about them and 'putting them down'. They elected to isolate themselves socially, rationalising it by saying they were saving money. Even though it has been some years since they lost their property, she believes the psychological effects linger.

This woman believed that rather than seeing a social worker at the community health centre, there is a need for a service which visits farmers in their homes. She believed that contact should first be with farm women, who can then introduce the idea slowly to their husbands. There is a need for workshops for families to develop communication and conflict resolution skills, similar to those developed to address inter-generational problems.

One couple had used the Anglican Counselling Service, which was staffed by local farmers (trained as counsellors) whom they knew personally, and found the experience very beneficial. One participant noted that because of their strong sense of independence, farmers can be almost at a point of desperation before seeking help. Another believed counselling may have helped the five people in his district who had committed suicide.

Other farmers interviewed, whether they supported the concept or not, made a point of stating that they did not need such a service themselves. One couple felt there was no need for counselling services and that money for such services is wasted. Instead, they thought support should be more 'practical', for example, 'if a man loses his wife, he needs help with his children, not a discussion of how he is feeling!' While they acknowledged there had been suicides, they did not believe that counselling was the solution. Another agreed that the provision of counselling to help farm families is a 'bandaid' solution and that money and effort would be better spent on addressing the problems that lead to emotional stress.

These comments reflect two points: firstly the self-image of farmers as practical people who just get the job done rather than talking about it; and secondly, as we have noted in several places, the view that the source of the problems of farm families is purely related to the financial condition of the farm business, so that the solution is to redress that problem directly by doing things that are going to improve that condition.

4.10.2 Comments by service providers

One provider noted that following a reasonable season in the previous year, people had been able to meet their financial commitments. Yet surprisingly it was then that they were having relationship difficulties. The provider observed that with recovery came a change in their priorities. Through the drought, families were united in their efforts to save the farm and stave off the bank. However, with the breaking of the drought, families may breathe a sigh of relief and reconsider whether they want the pressures of farm life. Some take the view that the farm was controlling their lives. They realise the importance of their family, and see the effects on their relationships.

Similarly, during the crisis women may 'stand by their men' and act as a counsellor to family, but once the crisis is over they feel it is their turn to speak. Some are saying that they do not want continual stress. Men, too, are realising that what is most important is their family. Farmers are now feeling guilty about what the farm has done to their family, whereas previously they felt guilty for losing control of the farm. The respondent noted that it was a major change to hear such feelings expressed. Before, unemployment or fear of the unknown would have kept farmers on their land.

There is, then, a need for appropriate services for families who are in transition or are reassessing their priorities. There is a particular need for trained counsellors to help families with communication skills. The importance of counsellors visiting families on their properties was noted.

Inter-generational transfer of the family farm is a major problem for many farm families. Seminars held in rural areas have raised people's awareness of the issues. There is a need for facilitators to work with each family as there is a tendency for matters to be left unresolved. One participant suggested

that facilitation for inter-generational transfer issues should be eligible for funding under the education and training provisions of the FarmBis program.

The Anglican Counselling Service (ACS) trains counsellors, several of whom are farmers themselves. The ACS has developed a number of interesting programs on family communication, field days, and discussion groups, some for men only.

In Dubbo, the Rural Financial Counsellor, concerned with the limited availability of marriage counselling for farm families, obtained Government funding to gather number of counsellors together who could be sent to areas as needed. This service is available to eight Rural Financial Counsellors in the Dubbo area who are able to arrange for counsellors to visit their farming clients as required. A pool of counsellors with diverse skills can provide a variety of services, including facilitation for inter-generational family meetings.

Drought Support Workers and Rural Family Support Workers offer counselling and support and also visit farmers on their properties. However, they reported that their workload is so great that they do not have the time to offer on-going counselling for individual families and they need professional counsellors for referral. In most areas Drought Support Workers and Rural Family Support Workers work closely with Rural Financial Counsellors and often make joint visits to a family. This appears to have been successful.

Concerns were expressed about the ability of Drought Support Workers and Rural Financial Counsellors to cope with counselling emergencies, because of the specialised training required. One service provider maintained that Drought Support Workers and Rural Financial Counsellors need to be able to recognise problems and provide appropriate referral to counsellors.

The need for professional supervision was highlighted. Not all of the service providers interviewed had supervision. Supervision was provided in the districts covered by the Anglican Counselling Service in Tamworth, Family Life in Dubbo and Lifeline in Toowoomba and Roma areas. Professionally trained counsellors however were well aware of the importance of having such support and had found supervision for themselves if it was not provided.

4.10.3 Barriers to the acceptance of counselling services

The following comments and insights were offered by a number of participants.

In the past farmers have usually had extended family nearby to discuss problems and decisions. Problems then stayed with in the family. Even if problems were not specifically discussed, it was usually known that they existed and could be discussed. Therefore the current generation of older farmers may find it difficult to change their attitude and welcome open discussion with a counsellor. They may believe that the best answers come from their peers. One counsellor found that as drought progressed and a couple of older farmers began talking about problems, it became socially acceptable for others to do so.

Most people do not go to counsellors on their own initiative but seek out someone they trust to talk to who may then refer them on. For this reason, existing services in rural areas may need to be augmented.

Some counselling service providers maintained that tough times have broken down the stoic independence of farmers and they are now not so averse to the idea of counselling. There is little surprise now in hearing that people they know are seeing a counsellor. However, they would not

necessarily seek counselling themselves. Farmers are still reserved about these issues. While they can talk about problems concerning their children or stock dying, problems about personal relationships or finances may still be taboo for some.

Men appear to have had a shift in attitude towards counselling services, perhaps influenced by their wives. Men are now more open about discussing their economic circumstances, which allows them to face their circumstances realistically. Rural Financial Counsellors may have been catalysts in this, by providing an environment for openly addressing the problems. There is a tendency in many to blame everyone else - the banks, Government policies, the collapse of wool prices, rather than taking charge of own circumstances.

Barriers to accessing counselling services include:

- *Pride.* The Josephite Sisters identified pride as an impediment to people seeking assistance but noted that this often falls away once they sit down at the table with the farm families. This rapport improves with each visit. Men are slow to talk, yet when their women are not present, they speak more freely. In the company of women, they are quiet, as they see women as more articulate. The Sisters of Mercy agreed with these perceptions.

- *Trust.* Effective counselling and support in rural areas requires a certain degree of respect for service professionals to be successful. Many of the professionals appointed to the country are young graduates. Farmers tend to have less confidence in these, particularly since they are not expected to remain long in the area. For this reason, Drought Support Workers were deliberately selected from rural backgrounds. This experience, combined with their location within the Department of Agriculture, has greatly enhanced their acceptance.

- *Confidentiality.* One provider believes that concern for privacy is the main barrier to the greater use of counselling services and that wider availability of these services would not diminish this attitude. Telephone services may help here. But one counsellor working with a distance telephone counselling service believes that farm families like to be confident that the person they are talking to understands them. Telephone counselling makes that difficult. However, men in particular seem to prefer telephone counselling for its anonymity.

  Concerns with confidentiality lead to many farm families going out of town to see a counsellor while others prefer to go to someone they know.

- *Stigma.* There is a stigma associated with needing to see a counsellor. The Catholic Sisters do not have the label of *Counsellor*, and they believe this makes it easier for farm families to relate to them. Clearly the label of *Mental Health* is a deterrent to rural people seeking counselling services. The services offered by psychologists and 'mental health' workers go beyond what is implied by their titles and names of their agencies, but farm people tend to distance themselves from such labels.

  The Coordinator of the Anglican Counselling Service suggested that an episode of a TV 'soap' could present various family or relationship issues with characters working with a family counsellor. This would demonstrate to a wide audience how counsellors work which could help change attitudes to seeking counselling help.

- *Distance and cost.* Several participants saw distance and cost as the greatest impediments to rural people accessing counselling services. There is no adequate personal and family counselling in many towns apart from services offered at the health service. Appointments often need to be made weeks in advance which is rarely satisfactory, especially in crisis situations.

As well as telephone counselling, Lifeline in southern Queensland has travelling counsellors who visit farm families. However this service is extremely limited with only one counsellor to cover a large region. There is a clear need for more of this type of qualified counselling services visiting farm families in their homes. Many of the people offering counselling services are not qualified.

Distance is also a factor inhibiting the use of counselling by farm families in New South Wales. The Salvation Army has two rural chaplains who try to cover much of rural New South Wales visiting farm families in their homes. The Sisters of Charity in Gunnedah and Balranald, and the Josephite Sisters in Tullamore offer a similar service.

- *Maturity.* Mature women may be more able to discuss social issues than are men. Usually it is farm women who are the contact point. Women may be better at looking at 'the big picture', including the economic and social implications of decisions. Female rural counsellors have been very successful.

5. Discussion of the results

5.1. Overview of the support needs of farm families

All the farm families and service providers interviewed participated willingly and fully, and provided a great deal of information which was directly relevant to this task. We are confident that the fieldwork interviews gave us a good understanding of the needs of farm families, the perceptions of service providers, and the contexts in which these needs were experienced and expressed.

It was inevitable, given the timing of the project, that the responses to the interviews were heavily influenced by the experiences of the recent, and in some places then current, drought. This was helpful in that it meant that responses were informed by recent experience. On the other hand, it may mean that the experiences of stress, the needs identified, the perceptions of services by users, and the responses of service providers may have been specific to the drought situation as it existed in each region. As we have noted, the way stress is experienced may vary according to the nature of the event that triggers it and the way it develops over time. For example, the stresses experienced in, and needs arising from, a drought will be different from those associated with a flood, and different again from the stresses associated with gradual decline in farm viability resulting from more long-term factors. Nevertheless, we believe that the research has identifed factors which are applicable across a broad range of situations.

The research has confirmed the importance of farmers' perceptions ('frames of reference') in influencing the way they experience adjustment pressure, their propensity to take various actions to deal with them, and their relationships with various support services and agencies.

Farmers needs when experiencing adjustment pressure depend on a number of personal, family and community characteristics. These include age, family composition, stage of the family life-cycle (whether there are school age children, for example), financial condition, physical health, presence of extended family and non-family social supports, and their location relative to a wide range of basic and specialised community facilities and services. Nevertheless, while each farm family will have specific needs depending on their specific circumstances, broad types of needs can be described.

The needs of farm families experiencing adjustment pressure are both financial and non-financial. While many farm families experience stress and its consequences simply as a result of (perhaps temporarily) inadequate income, some events can generate significant stresses and damaging consequences even if income and assets are adequate. An example is the transfer of managerial responsibility and asset ownership from one generation to the next.

Usually, though, the stresses experienced by farm families do have a financial origin, and needs will first be expressed as financial ones. While these are sometimes described as the need to 'put food on the table', farm families, like all families, require cash for a wide variety of purposes. These include non-food household goods, utilities such as electricity and telephone, education, transport, and others. Some of these received specific cash assistance or subsidy during the drought. Some assistance was received in kind, such as food packages. While these were greatly appreciated by farm families, their most important value was perhaps not in the goods themselves but in conveying to farm people the concern and moral support of the wider community. However, because farm families have a wide range of demands on their income, the most efficient form of assistance is cash, since this allows them to use it for what they themselves see as their most pressing needs.

Inevitably, some of the assistance farmers receive for their personal well-being will either be used to support their farm business directly or will allow them to use some of their own resources to support that business. That is, it is impossible to prevent 'welfare' support for the farm family, in pursuit of the equity objective, from spilling over into support for farm businesses. This works against the efficiency objective of requiring farmers to manage the business risks inherent in their industry. If underwriting the variability of farm business income becomes a normal part of farm policy, and comes to be relied upon as such by farm families, there will be a tendency to retain in the industry farmers who are unable to manage adequately its inherently risky environment.

It must be kept in mind, though, that in reality farmers can face sudden changes in their capacity to provide for their families from their own resources. The decision to stay in or leave the industry is not one that can be made quickly, given the social, cultural, and psychological factors which understandably retard farmers' adjustment responses. On these grounds there is a case for providing *temporary* income support to farm families who are not able to borrow further against their own assets or to realise those assets quickly. The sale of a farm is not arranged quickly. In these circumstances also, farm families need professional guidance in considering their future in the industry compared with their alternatives. This is essentially what the Farm Family Restart Scheme is intended to address.

In addition, an Exceptional Circumstances Relief Payment (identical to the Drought Relief Payment) will be available to farmers (subject to income and off-farm assets tests) in declared 'Exceptional Circumstances'. This leaves open the possibility (perhaps the inevitability) that declaration of EC will be heavily influenced by political pressures. Pressure on governments to declare circumstances as exceptional may become a regular part of lobbying by the farm sector. As well, the specification of eligibility by time or place (e.g., by geographic boundaries) will inevitably be perceived as unfair or arbitrary by farmers, as evidenced by the reactions to the definition of EC areas during the recent drought. In our opinion, welfare assistance is more appropriately predicated on the condition of the individual farm family than on the environmental circumstances of the farm sector in a defined region and at specific times.

The importance of farm families taking early action to deal with their deteriorating well-being was noted several times by those we interviewed. The logic of this seems clear. The earlier action is taken, the higher the level of resources with which a family will leave the industry, and it seems that personal damage may be less severe for those who leave with more resources. For those who remain in the industry, early action to deal with the symptoms of financial stress seems to reduce the severity of the damaging consequences within the family. This observation points to the need for families to seek, and for service providers to offer, early intervention in the problem causing the stress. It is important to note, however, that deeply ingrained within the values of farming is the view that hard work and unremitting struggle against all odds and perhaps at all costs ('even if we end up with nothing') is the proper, even heroic, response to adversity. Indeed, hard work, patience, persistence, sacrifice, self-reliance, and the ability to solve problems oneself have so often been the path to survival and success for farmers that their reluctance to seek outside help or to consider leaving the industry is an understandable part of their mindset.

For farmers to meet their financial needs they require access to a wide range of information, help in understanding it, help in recognising the nature of their financial situation and in considering the alternatives, and trusted personal support in these processes. These are the sorts of needs that are presently addressed by the Rural Financial Counselling Services.

Although many farmers see their needs as solely related to the financial condition of their farm business, this study has clearly shown that farm families usually have further needs beyond their financial ones. Indeed, offering only the financial support to enable them to remain in the industry

may perpetuate their situation of inadequate income and its consequences. Instead, farm families need help in considering and acting on their *non-financial* priorities and options. While some Rural Financial Counsellors are comfortable in offering this sort of counselling, others are not, and not all areas have ready access to sources of such assistance. This process requires, amongst other things, access to trusted peers who have been through similar experiences and can offer first hand advice.

5.2 Description of the agencies, services and programs available to meet those needs.

A comprehensive summary of the agencies, services and programs for farm families experiencing adjustment pressure was conducted (see Section 3).

Examples of programs which have addressed this need include the Drought Relief Program, Job Search Allowance, and during the drought, various forms of assistance with meeting the costs of household services such as telephone and electricity. At times of recognised 'disasters', including the recent drought, there were also various sources of voluntary and charity support, both local and national, which provided both cash and goods.

The Job Search Allowance is intended to provide assistance to those who are genuinely in the labour market but who are temporarily unemployed. It has an 'activity' test (i.e., a person must be available for and looking for work) as well as both assets and income tests. Many farmers have problems in satisfying the activity test, and/or have net assets which exceed the threshhold level allowable under the assets test.

Under the 'hardship' provisions of the assets test, however, farmers may be judged unable to realise (sell) their assets, and so still receive JSA, on the condition that they place their property on the market (at a price no higher than a certain percentage above an approved valuation). The rationale for requiring those seeking eligibility under these provisions to offer their property for sale is twofold: first, since JSA is a labour market program, recipients should be in the process of changing their jobs; and second, putting their property on the market tests their ability to raise funds from their own sources. In terms of the efficiency objectives of economic policy, inadequate business income and the inability to raise further funds from commercial sources is evidence that a business is not viable and that the owner is likely to have to leave the industry. Most farmers in this position, however, intend to stay in the industry; that is, they are not looking for a permanent change of occupation, and are therefore unwilling to offer their property for sale merely to become eligible for income support. Farmers argue that at times of depressed incomes in farming there is effectively 'no market' in farm land, and that they are therefore unable to raise funds from the sale of their property. In reality however, most of them do not want or intend to leave the industry and are therefore unwilling to offer their property for sale.

The Farm Family Restart Scheme, the Retirement Assistance for Farmers Scheme, and the Exceptional Circumstances provisions are the other important planks of support for farm people in financial difficulty, and have been described in Section 3.12)

The Farm Family Restart Scheme, which commenced on 1 December 1997, offers a package of assistance up to $45 000. This may be taken in the form of temporary income support and/or exit assistance.

5.3 Proposals for closing gaps in the range of services available

Both farm families and service providers gave information which from which a summary of gaps was compiled (see Sections 4.9 and 4.10). Proposals for closing these gaps are outlined in the following Section 6.

6. Recommendations

That the Rural Financial Counselling Service be maintained throughout rural Australia.

That farm debt mediation support be provided in all states and be developed to provide a full range of legal advice and support.

That Centrelink provide farm family support officers in all rural offices with a direct line for local families to access.

That more 'one-stop shops' be established.

That personal and family counselling services relevant and acceptable to farm families be established on a model similar to the Rural Financial Counselling Service.

That service agencies provide staff training to raise awareness of rural issues so as to encourage sensitivity in their dealings with rural people.

That support services for farmers who have relocated, similar to the Bush Connection, be established in rural centres throughout rural Australia.

That social adjustment adviser services such as that in Queensland be extended to other states.

That programs of support encompassing information, advice, and counselling be provided to all farmers making the transition from farming.

That programs for the formal training and support of volunteers in agencies be implemented.

That service providers encourage and support the development of community groups and maintain existing networks in rural areas

That workshops be conducted to provide more relationship skills such as communication skills or succession and inheritance.

APPENDIX 1

Family Farming: A Stressful Occupation

1. INTRODUCTION

In this Appendix we review the literature on the stresses that farm families experience. Specifically, both internal and external sources of stress are outlined. The effects of these pressures upon individuals, their families and their communities are described and some initiatives to address these problems both in Australia and overseas are reviewed.

2. FARM STRESS

Farming is an occupation which is often subject to a number of uncontrollable and sometimes unpredictable stresses (Olsen and Schellenberg, 1986). While farming shares some stressors common to all occupations, there are a number of stressors which are specific to farming.

Stresses originating within the farm sector impact upon the well-being of family members and also on the non-family employees who work on and sometimes live on farms. Farm stress can also have indirect impacts on residents of rural communities who have various economic and/or social relationships with farmers and their families (Stayner and Wolstenholme, 1996)

Stress can arise from sources both internal and external to the farm business (Craig, 1983). Internal sources arise from the pressures common to family life and to family businesses, in which both business and family objectives are intertwined (Craig, 1983). External sources can be either acute (including natural disasters such as drought, flood or fire) or chronic (economic and technological changes external to the farm) (Rolley and Humphreys, 1993).

2.1 INTERNAL SOURCES

2.1.1 Family Stresses

Farm families are subject to the same pressures that most families experience in life. However, farming as a family can compound or exaggerate these pressures (Craig, 1983). Unlike other occupations, farming is characterised by an intimate connection between the farm as a place of work, career and family tradition (Gray & Lawrence, 1996).

Typical family life cycle events are complicated by family farming. Normal teenage questioning of their parents' attitudes and values may include questioning of parents' ideas on how the farm should be run which can lead to conflict (Craig, 1983). When children marry, tensions may arise from the closeness of two or more generations living and working together (Craig, 1983).

The retirement of the senior generation can be complicated. For many farmers, farming is a 'way of life' and they experience difficulty in handing responsibility over entirely to their children (Craig, 1983). The failure to make timely decisions concerning how best to hand the property over to children and plan for retirement can lead to confusion, uncertainty, suspicion and disharmony and cause deeply damaging divisions between the adult generations on the farm (Symes, 1990). Children complain that

they are treated as no more than hired labour, while the parents who have nursed a property through years of development are reluctant to allow their children to risk making mistakes (Craig, 1983). Some farmers retire into the nearby town and continue to work and be involved in the management of the property. The process of handing over may take several years which can create uncertainty about who is responsible for what and who should initiate plans for the farm (Craig, 1983). Other parents remain on until their death. Being an understudy until middle age can create many problems for a son who waits to take over, both between him and his parents and between him and his wife and his children (Craig, 1983).

Other stresses may arise for farm families through the illness or disability of one or more family members (Craig, 1983). In addition, farm families have shared the rising lifestyle expectations common to the rest of the Australian community, and this places higher income-generation needs on the farm business. Changes in the role of women have influenced family expectations, such as wider occupational choices for their children and the desire to be involved in satisfying off-farm work. This is often necessary in order to meet the increasing demands for household income (McClelland cited in Stayner and Wolstenholme, 1996).

2.1.2 Business Pressures

Family farms are businesses and share many of pressures that most small businesses experience. This section draws heavily on Craig (1983).

- ***Business versus family***

  While working together in an economic enterprise may produce great closeness, that very closeness may also generate considerable problems. Disputes may arise or intensify over one person controlling another, or in joint activity. Adding the intimate relations of husbands and wives to the formal relations of working business partners can increase the problems in both areas. When the business partners include two generations of the family and in-laws, the potential for disagreement is much higher. Compromises are constantly made between family and farm needs which can produce stress that ultimately impacts upon the farm's efficiency. The problem is more intense at some stages in the life cycle than others. For example, the costs of raising children can cause strain when the family is trying to develop the farm business (Craig, 1983).

  The decision making process can be prolonged because of the number of people involved, even though a combined decision may be a better one. Some male farmers resolve this by not discussing decisions with their partners at all. While this may suit some farm women, problems arise when different expectations are held by the partners as to the level of involvement each is to have (Craig, 1983). Family members may resent 'outsiders' who have married into the family having any say in the direction of affairs, while those who have 'married-in' may feel resentful at having their potential contributions and preferences apparently ignored (Craig and Killen, 1984).

- ***Business management***

  Financial management in modern farm businesses can be very stressful. The growing capital needs of modern farming has meant greater reliance on outside financial institutions both public and private. Many farmers resent this dependence on external sources of finance, not least because it increases the vulnerability of the farm business, and therefore of the family's well-being, to uncontrollable shocks such as climatic events and commodity price slumps (Craig, 1983).

  Many farmers, particularly older ones, have relatively little formal education and have learned to farm 'on the job'. While this method may be suited to acquiring manual skills, often conceptual skills are not learned. This skills gap can create stress since there is now a pressing need to keep up with new technological and other innovations in order to remain financially viable (Craig, 1983).

- ***Work conditions***

  People who are self employed are liable to self-exploitation through working in conditions that are detrimental to health, or simply through working long hours. Some women on farms have full-time off-farm employment while simultaneously being responsible for tasks both in the home, in the farm office and on the farm (Craig, 1983).

  Farming is also a relatively risky occupation in terms of health and safety. The handling of complex machinery, toxic chemicals, and animals can be risky, especially when farmers are under financial pressure and possibly fatigued. The independent attitudes of farmers, and the often inexperienced labour of family members can accentuate these risks. Farmers are aware of the problems and are increasingly taking precautions and expressing concerns about the chemicals they use. At the same time, farmers are under pressure to become more productive, to work harder and longer. If a family member does suffer from accident or illness, the farm may not have the reserves to cover replacement labour and other family members may be required to work harder (Craig, 1983).

  The combination of these forces can profoundly affect the well being of farm families. Managing a farm includes the management of the family interaction. This sort of situation has potential for stress which can impact upon the farm's efficiency and lead to problems for individual's physical and emotional health. Constant family struggles (even if they do not result in open conflict) can lead to physical and emotional stress and a diminished quality of life (Craig, 1983).

2.2 EXTERNAL SOURCES

2.2.1 External business crises

The well-being of farm families is inescapably affected by the structural economic and social changes occurring within Australia and internationally. Domestic government policies and international markets affect the financial well-being of the farm operation, and farmers have little control over them (Rolley & Humphreys, 1993).

Agriculture is characterised by periods of boom and bust. Farmers have experienced reduced incomes as a consequence of the cumulative impact of the recent drought together and falling commodity prices, higher production costs, and volatile interest rates. The effects of economic downturns create

the greatest demands for public responses to address welfare needs (Rolley and Humphreys, 1993). Most farm families are forced to resort at some stage to various degrees of 'belt tightening', which involves reductions in non-essential farm business expenditures and reductions in household spending on items such as food, clothing, utilities, education, health care, etc. (Stayner and Wolstenholme, 1996).

Some farms have to put off hired labour, and this leads to increased work-related stress of family members. Some families begin, or increase their participation in, off-farm employment. For many farm families, off-farm income has become essential for the continued viability of their businesses (Rolley & Humphreys, 1993).

A further source of external stress can arise from the isolation of farm families from regional centres. Access to adequate health and welfare services and individual opportunities for self development and for a higher quality of life are often severely limited in rural areas or else obtained at a higher cost than in metropolitan areas (Craig, 1983).

2.1.2 'Natural' Stressors

With Australia's generally irregular climate and low soil fertility, natural disasters feature strongly among the problems that farm families face (Craig, 1983). The threat and reality of droughts, floods and bush fires, disease and pests can produce stress both for the individual and the family (Craig, 1983). Disasters such as bush fires or floods are sudden and may catch people unprepared, but are of short duration. Other disasters such as drought, are prolonged and create many uncertainties (Smith, 1983; cited in Synapse, 1994).

Various parts of eastern Australia experienced drought conditions that began in late 1991 and continued through to 1997. By autumn 1994, drought conditions extended across much of Australia, resulting in widespread crop and pasture failure and deterioration in livestock condition. The worst hit areas were central and southern Queensland, and northern and central western New South Wales. Some locations have been in drought for up to ten years. During January 1995, a record 98% of the state of NSW was drought declared (NSW Agriculture, 1996). Areas of South Australia, Victoria and Tasmania were also badly affected (Drought Policy Review Task Force, 1997).

The Australian Bureau of Meteorology defines an area as 'drought affected' when the rainfall for a period of three months or more falls within the lowest ten per cent of all previous rainfall totals for the same period of the year (Synapse, 1994). A drought is considered broken when rainfall for the past month is well above average, or for the past three months is above average (Synapse, 1994).

The effects of a disaster like drought which develops slowly and extends over several years makes strategic decision-making by farmers more difficult, creates financial burdens and drains the resources of family and community alike (Smith, 1983; cited in Synapse, 1994). Over the period 1994-95, average farm business debt for broadacre farms is estimated to have increased by around 4%. Debt levels increased during 1994-95 across all broadacre industry groups with the largest absolute increase occurring in the mixed livestock-crops industry (Drought Policy Review Task Force, 1997).

The unpredictable nature of such natural events means that many farm families develop fatalistic attitudes, never really allowing themselves to relax and enjoy the good years as bad times can be around the corner (Craig, 1983). Nevertheless, the effects of a natural disaster and economic crises are metered by the way individuals anticipate or react to those events (Synapse, 1994).

Gartland (1987; cited in Synapse, 1994) reports that the understanding of what constitutes a disaster has changed over time, from an emphasis on the physical effects to an understanding that the effects of a disaster are predominantly a social issue. Therefore, in summary, the impact of drought will be

influenced greatly by the nature, extent and duration of adversity and the culture and resilience of the individual and family (Synapse, 1994).

3. CONSEQUENCES OF THE RURAL CRISIS

The drought and economic downtown in rural Australia have had a profound effect upon farm businesses, the families who operate them, the rural communities that surround them and ultimately the nation as a whole. In 1994-95 the gross value of agricultural production was estimated to have fallen by around eight per cent as a consequence of the drought. After allowing for farm costs, the net value of farm production in 1994-95 was estimated to have been around 47 per cent lower. The net value of rural exports is estimated to have been around nine per cent lower (Drought Policy Review Task Force, 1997). There has been a subsequent impact on economic growth via the direct and indirect linkages between rural and other industries. In 1994-95 GDP was estimate to be $3.3 billion lower as a result of the drought. (Drought Policy Review Task Force, 1997). As profit margins have declined, on-farm capital infrastructure has deteriorated and is in urgent need of replacement in order to maintain productivity (McClelland cited in Stayner and Wolstenholme, 1996).

3.1 The consequences for farm families

Farm families are under increasing levels of stress generated by declining farm incomes, including a reduction in social contacts, and increasing health and injury problems, especially amongst older people. There has been a growing reliance upon Social Security income and a need for Rural Financial Counsellors and Drought Support workers to be deployed (McClelland, cited in Stayner and Wolstenholme, 1996).

An indication of the number of farm families who needed welfare assistance is given by the number of families receiving Drought Relief Payments reached 10 500 within six months of the program's inception (Department of Social Security cited in Stayner and Wolstenholme, 1996).

Studies both in the United States and in Australia have found that those farm families who appeared to be the most financially distressed and vulnerable to displacement were younger (under 45), better educated and had the more highly capitalised operations (Murdoch & Leistritz, 1988; Bultena, Lasley & Geller, 1986). Many of this group assumed heavy debt loads during the 70's and 80's to expand their operations. The onset of high interest rates, falls in commodity prices and a decline in farmland values in the 1980's dealt a severe economic blow to these farmers (Bultena et al 1986). In comparison, farmers who were older, well established, largely debt free or who had off-farm jobs were more resilient to economic crisis (Hoiberg and Lasley 1986 cited in Bryant, 1989)). Others who were also relatively secure are those with limited resources who resisted leveraging their assets to expand, or were considered by lending institutions as poor risks (Bultena et al 1986; Bryant, 1989).

In Australia, some areas have experienced drought for up to ten years and many farmers and their families have paid a price in emotional, spiritual and physical terms from the struggle to survive (Hill and Phillips, 1991). Holidays are out of the question which further increases the level of tension in the home (Hill and Phillips, 1991). Several studies of the impact of the farm crisis have found that economic hardship triggers personal and social pathologies including high levels of stress-related illnesses, hypertension and psychiatric disorders, depression, diminished life satisfaction, marital discord, alcoholism and even suicide (Walker and Walker, 1987; Ortega, Johnson, Beesen and Croft, 1994; Armstrong and Schulman, 1990; Berkowitz and Perkins, 1984; Rosenblatt and Keller, 1983; Slee, 1988; Bultena, Lasley and Geller, 1986; Davis-Brown and Salamon, 1988; Hedlund and Berkowitz, 1979; Hennon and Marotz-Baden, 1987; Lovelace, 1995; Norem and Blundall, 1988;

Olsen and Schellenberg, 1986; Jurich and Russell, 1987).

A study of reactions to farm crisis in 15 rural families in Kansas (Jurich and Russell, 1987) found couples reported marital conflict, poor communication, feeling depressed and withdrawn, confused, and experiencing intense mood swings. Conflicts arose when one partner suggested dramatically changing the nature of the farm or the business operation, or leaving the land. This raised the level of anxiety for the other partner who was trying to cope with competing loyalties to an inter-generational family tradition which valued independence and closeness to the land.

Children were vulnerable to the mounting stress and tension within the family. Children and adolescents may be so egocentric that they take the blame for the farm crisis upon themselves. The children either punished themselves with guilt or manipulated others to punish them by "acting out" in a socially disapproved way (Jurich and Russell,1987). Peken(1991) in an Australian study also found that suppression of children's feelings often lead to 'playing up' and social problems.

A link is sometimes claimed between the difficulties experienced in rural Australia and the high rate of youth suicide (Graham, 1994). In NSW the increase in suicide has been predominantly isolated to rural/remote communities. Unemployment, poverty, isolation, lack of education, health and welfare resources and rural ideals of self reliance have all been linked with the increase in adolescent suicide (Graham, 1994).

The need for professional support services for all family members is paramount. However, with declining numbers in rural communities, there has been a subsequent decline in the number of health and welfare support services. Stress-related problems require additional, rather than fewer counselling and support services (Rolley and Humphreys, 1993).

3.2 Farmers leaving farming

The loss of a farm can be a traumatic experience. While some families in financial distress are able to choose whether or not they will remain in farming, for others, leaving the farm is enforced through legal proceedings or as a result of advice from banks (Bryant, 1989). Competent farmers have found themselves in a situation which is not of their making and beyond their capacity to resolve on their own (Hill and Phillips, (1991). The loss of a farm may include the loss of a valued way of life, one's occupation and one's home (Wright and Roseblatt, 1987). The farm may have been passed down across generations and it may been intended as a heritage to pass to one's own children. Issues of self-worth, competence, adequacy as a spouse, parent, and adult offspring are involved (Wright and Roseblatt, 1987).

The family may be unable to continue to live near relatives and friends in an area that may have been home all their lives (Wright and Roseblatt, 1987). Alternative ways of earning a living in country areas may be limited and farmers may lack experience of competing in the workplace even though they may have developed a multitude of skills in the process of farming (Jurich and Russell,1987) .

Families who leave behind everything that is familiar: location, friends, family, home, job, interests and activities, consequently may suffer reactions similar to grief. Stark (1991) and Bryant (1989) found Kubler-Ross's (1976) stages of grief evident amongst farm families leaving farming. Firstly, denial and shock with accompanying distress, restlessness and loss of appetite and sleep. Then anger, hostility and resentment, the idealisation of the bargaining phase which quickly turns to depression with isolation, remorse and a feeling of no initiative or ability to plan.

There were similar findings in a study in the United States of 42 Missouri farm families who had been forced out of farming by the agricultural crisis (Heffernan and Heffernan, 1985, cited in Ortega, Johnson, Beeson and Craft, 1994) . All of the women and all but one of the men indicated that they

experienced depression at some point in the process of exiting farming. More than half of the men and three-quarters of the women continued to experience depression one year after losing their farm. Almost two-thirds of the men and women became withdrawn from family members and friends. Increased substance abuse (mostly alcohol) was reported and half the men and one-third of the women reported that they had become more physically aggressive towards family members. Several other studies have found similar results (Hill and Phillips, 1991; Jurich and Russell 1987; Stark, 1991; Bryant, 1989; Wright and Roseblatt, 1987; Johnson, Lasley, and Kettner, 1991).

However, a study of twelve farm families from the Eyre Peninsula in South Australia (Bryant, 1989) who were in the process of displacement and resettlement found that for some families, leaving the farm was a positive experience. They reported having increased and regular income, more leisure time and thus felt less stressed. Bryant (1989) also found there was little difference with regard the degree of stress and guilt experienced whether farms had been in families for one or four generations.

Bryant (1989) did find that some children were emotionally upset for some time after they had left the farm. However other families found the move had been a positive experience for their children who had settled down and made friends easily.

Social supports at such times particularly from family and friends have been found to be invaluable for farm families (Bryant, 1989; Hill & Phillips, 1991). Such supports included being listened to and talked to, being encouraged and assisted with money when needed (Heffernan & Heffernan 1986, cited in Bryant, 1989).

However, Wright and Roseblatt (1987) in a study of rural communities in crisis found families who are losing, or have lost, their farm may receive no help or support from their neighbours. Neighbours may draw away from a farm family in trouble believing that their distance is polite and respectful and a way to minimise the discomfort of the distressed family. They may be aware that well-meaning help may be a burden to people in trouble or may fear saying or doing 'the wrong thing'. Some neighbours may believe that their own well-being may be a source of pain to a family in serious economic trouble (Wright and Roseblatt, 1987).

The family in trouble may itself not want help, being concerned that they cannot reciprocate assistance and that it is inappropriate to burden neighbours (Wright and Roseblatt, 1987). Sociability may also be in short supply from people who are depressed and preoccupied. Some neighbours of a farm family in trouble may be creditors who have not been paid, others may be friends and relatives of unpaid creditors (Wright and Roseblatt, 1987).

Community is based upon sharing common experiences and therefore farmers in financial trouble feel they can no longer join in conversations concerning farming matters (Wright and Roseblatt, 1987). Victims are often blamed for their misfortune (Wortman and Dunkel-Scetter, 1979 cited in Wright and Roseblatt, 1987). Blaming the victim makes it easier to distance the victim and thus to feel safe from whatever has harmed him (Wright and Roseblatt, 1987). Apportioning blame can also become a means for justifying non-assistance (Bryant, 1989).

3.3 Consequences for rural communities

Farmers make up only a small percentage of the rural population: between 4 and 17 per cent of the total *rural* population depending on the statistical definition of 'rural' used (Stayner and Wolstenholme, 1996). While in some areas, the presence of mining and tourism industries may sustain rural communities, when the farm sector is affected by acute falls in its economic condition, there will be 'knock-on' effects for the rural communities in its midst. There are the direct effects of reduced spending in rural towns by farm families and the indirect effects of reduced business confidence which flows from the depressed mood within the farm sector (Stayner and Wolstenholme, 1996).

In small communities, the exit of farm families can erode the viability of small town functions (Joyce, 1995). There is a corresponding loss of opportunities for off-farm work by members of farm families (Stayner and Wolstenholme, 1996).

Hill and Phillips (1991) note that a loss of young people from a community leads to an increased percentage of dependent people, over 65 and under 18 years, which places a greater strain on community support systems. There is a lessening of participation in community activities as farm families become more and more focussed on survival (Hill & Phillips, 1991). Bryant (1989) found some communities became 'closed', with little communication and support being exchanged amongst their members. Some were described as being in a state of denial while others were in an aggressive state viewing those who were leaving as 'letting down the side' (Bryant, 1989).

Hill and Phillips (1991) maintain that communities which have a strong sense of their own identity, good networks and services, have the ability to respond to the rural crisis with increased bonding and success in achieving additional community facilities and programs. Furthermore, those communities which were experiencing economic growth prior to the economic downturn and the drought would find that growth accelerated once the crisis passed. Alternatively, communities which lacked a sense of identity, networks and services or had poor economic growth would find those factors accelerated when faced with crisis (Hill, and Phillips, (1991).

4. THE SUPPORT NEEDS OF FARM FAMILIES

The human and psychological costs associated with sustained periods of stress have highlighted specific support needs for farm families (Rolley and Humphreys, 1993, Drought Policy Review, 1996). The following are some of the main areas of need for farm families.

- ***Financial needs***

  Even at the best of times, most farmers' income is intermittent and difficult to predict accurately. This adds uncertainty to the planning of family and business expenditures. At times of sharply reduced or nil income, which are characteristic of farming, this uncertainty and therefore stress is compounded. Farm families resort to a range of 'belt-tightening' measures (Stayner and Gow, 1992) in which both farm business and household expenditures are postponed or abandoned. Household related 'belt-tightening' includes postponement of relatively low priority spending such as vacations, entertainment and other non-essentials, through late payment of bills, reduction of contributions to savings plans, postponement of medical and dental care, and abandonment of certain kinds of insurance (Stayner and Gow, 1992). It is easy to see how these sorts of responses can quickly lead to damaging consequences for the farm family.

  When lenders cease extending further borrowings, families can be left with virtually no funds for meeting normal and abnormal expenditures. With no money for basic necessities, for fuel, repairs to vehicles, tyres, registration, telephone, electricity or medical cost, the level of stress experienced by families may be considerable (Joyce, 1995). Accordingly, the most urgent need of farm families is for money to meet the most pressing needs of the family. Farm families tend not to maintain a rigid separation between business and household spending, and may spend money received by way of welfare relief on farm items.

  Eligibility for some Government financial assistance during the drought was limited to farm families living in regions declared as experiencing 'exceptional circumstances', based on meteorological conditions and agricultural criteria, rather than on family needs (Stayner and Wolstenholme, 1996).

- ***Social support.***

  Social support has been found to greatly assist individual's ability to cope with the rural crisis (Schulman and Armstrong, 1990; Broshar, 1992; Keating, 1987; Berkowitz and Perkins, 1984; Wright and Rosenblatt, 1987; Kettner, Geller, Ludtke and Kelly, 1988; Bryant, 1989; Hill and Phillips, 1991).

  Finding personal support in the country can be very difficult. Bryant (1989) found some families found it difficult to approach friends, or else friends did not want to discuss the problems. Only a few external supports were used such as churches, doctors and Farmer organisations (Bryant, 1989).

Bryant (1989) found that the types of support farm families identified as desirable included:

- someone to talk to;
- a children's camp to provide respite for parents to discuss their problems away from children and to allow children to talk about their feelings with someone outside of the family; and
- more involvement from the church to help farmers cope with grief.

Drought Information Support Groups were formed in many rural areas throughout the drought which provided valuable informal networks of support structured through community groups (Drought Policy Review, 1996). Some of these groups were facilitated by Rural Financial Counsellors or Drought Support workers or officers of the Department of Agriculture. Some community groups and organisations need the injection of energy and time from such outside sources to be sustained during stressful times.

- ***Information***

During times of crisis, farm families need ready access to up-to-date information on the various support services which are available, and on financial and practical advice on how to manage their properties through drought. Ideally, information should be available from a single source which is both personable and freely and easily accessible. Rural Financial Counsellors have been invaluable in this regard.

However, although both State and Commonwealth governments go to great lengths to inform people in rural and remote areas, communication barriers exist between agencies and their rural clients. Despite the attention given to providing information about assistance during the recent drought, providers reported that many people were unaware of their entitlements through government programs (Stayner and Wolstenholme , 1996; see also Garnaut, Robinson & Lubulwa, 1997).

Kerby (1994) found that farmers generally list close family and friends as the most important sources of information and support, highlighting the importance of intimacy and trust. Direct interpersonal communication, either one-to-one or in small groups, appears to be a major component of farmers' communication patterns and processes (Kerby, 1994). However, reliance only upon familiar trusted sources of information may be insufficient.

- ***Counselling services***

The rural crisis has highlighted the need for counselling and support services for a wide range of needs including financial stress, grief, domestic violence, marriage/relationship problems, mental health concerns, drug and alcohol dependencies or family issues (Office of Rural Communities NSW Agriculture (1997). The possible deterioration of the self-help culture in many rural communities, associated with the exit of families and young people from a district can lead to an increased demand for counselling and support services in rural areas, and a loss of volunteers to staff such services (Office of Rural Communities, NSW Agriculture, 1997).

There are three levels of counselling which can be provided.

- *General counselling and support* which can be provided by generalists for a wide range of individual and family concerns
- *Professional counselling and support* provided by trained practitioners and may include specialist counselling by someone trained to understand the nature of the difficulties the person is presenting and who can anticipate the needs and the methods necessary to assist them.
- *Clinical counselling and support* provided by qualified mental health professionals for those suffering from, or at risk of, mental health problems and disorders (Office of Rural Communities, NSW Agriculture, 1997).

Support services in the context of counselling include the provision of information, referral and practical advice on a range of issues and also emotional support. In New South Wales it also included the provision of emergency cash relief such as that provided by the drought support workers (Office of Rural Communities, NSW Agriculture, 1997).

Bryant (1989) found that sometimes people prefer to talk through their problems with someone they do not know and do not have to socialise with, while others have felt more comfortable discussing their concerns with a rural counsellor as someone they knew as a professional and friend. Therefore, since choice is desirable, counsellors should ideally be able to refer clients on to other services.

Family and friends may not have the skills to cope with the extent of some problems. For example some farmers commented upon feeling suicidal, feelings which are best worked through with a trained professional (Bryant, 1989).

Difficulties in physically accessing services creates a localised demand for counselling and support services. Lack of anonymity and confidentiality, and the power relationships in small communities are factors which may affect access to counselling and support services in rural and remote areas. Both distance and the lack of financial means may prevent many people, particularly the elderly and disabled, from travelling to centres where services are located. (Office of Rural Communities NSW Agriculture, 1997)

Professional isolation from colleagues and other services makes recruiting and retaining appropriate counselling staff in rural and remote areas difficult. The continual replacement and training of staff is costly and disruptive to clients whose programs and treatment are continually interrupted (Office of Rural Communities NSW Agriculture, 1997) There is limited relief for staff for sick leave, holidays or study leave in small offices that are isolated from other service providers (Office of Rural Communities 1997).

- ***Support for farmers leaving farming***

Effective service provision can assist the transition of farm families from the industry. Bryant (1989), in a study of South Australian farm families, found that the type of services and supports families would have liked to receive included:

- career counselling;
- agricultural financial advisers who can travel to financially distressed areas;
- access to legal advisors who have a knowledge of farm business;
- information on the legal aspects of farm financial stress;

- information on the area where they intend to relocate, including housing, schools, availability of employment etc.;
- a single source of social and economic services;
- financial assistance with the costs of arranging relocation, such as for phone calls made regarding farm business, employment and housing, with the removal of furniture and possessions and with travelling to look for work and housing.

Bryant (1989) found that families expressed concerns about finding employment and housing, and being too old to find work. Young people were identified as a particularly vulnerable group needing support with setting goals in directions other than for a future on the land, and in coming to terms with grief. High levels of stress inhibited the ability of adult family members to provide support to children who were also grieving. Bryant also noted that teachers and counsellors need to be aware of these issues in order to be able to provide support to youth.

Farm families need support after having relocated, as they can become isolated if they have little contact with family and friends. If they are no longer considered to be 'farmers', services and organisations that have been available to them during pre-movement and transition may withdraw (Bryant, 1989).

Bryant suggests a rehabilitative approach to support relocating farm families, similar to those provided for injury rehabilitation and incorporating a multi-disciplinary approach to aid their physical, social, economic, emotional and psychological recovery (Bryant, 1989).

- *Access to basic services*

Cheers (1991), when examining gaps in service provision in rural and remote areas of Australia, found the people did not differentiate between 'welfare' and 'non-welfare' concerns. In other words, they did not distinguish between the role of services in enhancing economic efficiency and their role in redressing social disadvantage. Respondents highlighted an absence of essential medical and allied services such as doctors, hospitals and pharmacists and other difficulties associated with hospitalisation in isolated areas. Inadequacies identified included unreliable and contaminated water supply, unsatisfactory garbage disposal, expensive electricity, infrequent, unreliable and/or relatively expensive public transport, inadequate media facilities, and the lack of entertainment and recreation opportunities.

Such shortcomings can make it more difficult for farm families who are in the process of responding to pressures in their industry. Therefore, a comprehensive response to the welfare needs of farm families may require attention to some of these basic services.

Rural areas in Australia are characterised by large distances and low population thresholds which makes provision of even basic services extremely expensive (Rolley and Humphreys, 1993). While many rural people do not expect that all services are going to be available to them locally, cuts to and closure of services can make orderly responses to adjustment stress more difficult and damaging.

5. ATTITUDES TO SUPPORT SERVICES

Farm families have traditionally perceived themselves to be self sufficient and independent which leads to a reluctance to accept help. However, the drought has seen many farmers' sense of self-reliance seriously undermined, and this must be recognised and treated with due sensitivity by service providers . In seeking help many farmers fear that their privacy will be invaded and that they will be regarded as failures by their peers and as undeserving recipients of public assistance (NSW Government, 1997).

The norms of social behaviour in small rural communities generally, and especially amongst farm families, include internalising problems and 'keeping it in the family' rather than seeking professional help (Rolley and Humphreys, 1993). The ethic and self-image of self-reliance usually mean that farmers believe they should be capable of handling their problems by themselves. Due to the lack of anonymity in small rural towns there is a social stigma attached to seeking services from a professional. Simply parking the family car in front of the clinic can call attention to others that the family has problems which they cannot handle themselves. This ethic of self-sufficiency means farmers assume responsibility for their own financial difficulties, despite the fact that they may have had little control over the circumstances that brought them to that point (Jurich and Russell,1987).

Similar attitudes were found in an American study of the eligibility and service utilisation patterns of farm families in Missouri who were in imminent danger of losing their farms (Sundet & Mermelstein, 1987). A common reason why needy families had not applied for public assistance or services was that they did not want others to find out about their need or they felt too ashamed or guilty to apply for assistance. This indicates the high visibility of rural residents in small communities and the pronounced social stratification in rural life. Cultural stereotypes and occupational isolation from welfare recipients had left farmers distrustful of the social service system. Moreover a belief that hard work inevitably leads to success and that such success is the mark of moral righteousness, leaves at least some farm families ill-prepared to deal with the consequences of economic failure (Sundet & Mermelstein, 1987).

Some in this US study did not apply because of the reputed negative attitude of the welfare agency towards rural clients. A client already burdened with economic hardship, guilt, severe depression and family conflict is likely to view even the slightest display of insensitivity on the part of a service provider as an unwarranted attack (Sundet and Mermelstein, 1987). The families surveyed believed that desperate farmers who have subjected themselves to the indignity of applying for public assistance should receive help immediately and unconditionally. They rejected an application process based on means testing as inappropriate and degrading to farmers. On the other hand, welfare agency staff perceived such attitudes as 'arrogance' on the part of the farmers, whose appearances did not always convey their financial need. A wide discrepancy was found between actual welfare policies and how those policies were perceived by farmers and their advocates, which also contributed to the failure of farm families to apply for assistance (Sundet and Mermelstein, 1987).

The authors believed that service providers should receive training in the attitudes and cultural practices of farm families. Active community outreach was urged. Sundet and Mermelstein believed that income assistance programs could be presented as entitlements, paid for by their taxes, so as to destigmatise welfare in the farming community (Sundet & Mermelstein, 1987).

- ***Desirable attributes of effective services***

  Programs of support that have been accepted in rural areas can attribute their success to the following characteristics.

  - *Credibility:* Farmers demand credibility in service provision. Service credibility is

closely tied to the personal credibility of agency staff. Staff who have had experience in farming and are familiar with the locality have a basis for successful rapport with farmers. Gender and youth of staff can be a deterrent for some mature clients.

- *Confidentiality*: Assurance of confidentiality is critical to acceptance. in small rural communities.

- *Flexibility:* Service providers must be multi-skilled as farm families are rarely faced with a single problem. Issues tend to be a combination of financial and emotional aspects. The overlap of work and home life means an integrated approach must be taken in farm family problem solving. Clients prefer on-farm visits because of the increased confidentiality and privacy. Flexible work hours are essential when dealing with a client group who face long and irregular work hours and for a worker faced with long travel times and fluctuating case loads. (NSW Government, 1997)

McKenzie (1990) maintained that some providers do not appreciate the lifestyle preferences of small rural communities. Well-meaning programs replicating urban services are set up in remote areas often without first assessing the relevance of such programs. Such programs may be rejected if they are perceived to erode the self reliance of those being assisted. To introduce dependencies that challenge this self-image threatens the identity of the people they seek to support. 'Local control' of service design and delivery is sometimes seen as the appropriate compromise (McKenzie, 1990). In this vein, Hill and Phillips (1991) maintain that communities should have access to the information resources, specialist services and the support they require in order to manage and sustain their own recovery. Rolley and Humphreys (1993) agree that in rural areas, well-being is intimately linked with place and locality, rural culture, community and a sense of belonging, meaning and purpose. Thus welfare policies catering for the needs of rural inhabitants should incorporate local involvement and ought not depend solely on a 'top down', or provider-driven approach.

6. CONCLUSION

In this Appendix we have reviewed the literature on the factors which lead to farmers having special needs for help in dealing with the adjustment pressures which are endemic in agriculture. The pressures that arise from within the farm family as well as those that arise from external sources were described. The effects of these pressures upon the individuals within farm families as well as the communities in which they live were outlined. The needs of farm families that result from these pressures require a range of welfare support services.

APPENDIX 2

Interview Schedule: Service Providers

1. What types of services do you offer?

   Financial ? Non financial ?

   Government ? Non Government ?

   Approximate area/districts that you service?

2. Do you have any programs/services that are specifically designed for, or targeted at, farmers and farm families?

   For general population ? Specifically for farmers ?

   -continuing farmers ?

   - exiting Farmers ?

   exited Farmers ?

3. How long has your service been running in town?

   Time/event Specific ? Permanent ?

4. About what proportion of your clients are from the farming community?

   How many farm clients?- last 12 months last 24 months_

5. How do your clients mostly find out about your service?

6. Do you think there is anything that might stop farmers or farm families from approaching or using your services? YES/NO

   If Yes, what?

7. Do you refer clients on to other services? YES/NO

   If Yes, what?

8. What sorts of links(even just through referral) do you have with other organisations?

9. Which services in your area have been most widely used/accepted by farmers?

10. Which services in your area have been the least used/accepted by farmers?

11. Are other types of services located in the same building as you are? YES/NO

    If YES, what?

12. Would it be helpful for other types of services to be located in the same building as you? YES/NO

    If YES, what?

13. Do you think there are any gaps in the services provided to farm families? YES/NO

    If YES, what?

14. For farm families who are leaving farming, what sorts of services do you think they need?

15. For farm families who are leaving farming, what sorts of services do you think they need after they have left?

16. Have you or have any other local services done anything to encourage or make it easier for farmers to begin to seek help?

17. Do you feel there is a need for service providers to have special skills and training to help them deal with the problems of farming families? YES/NO

    If YES, what sort of skills and training?

18. Do you discuss the problems of farm families with other service providers in your area? YES/NO

    If YES, which ones?

19. Are you aware of any community groups that have sprung up for farming people to help themselves? YES/NO

    Comments?

20. Have you noticed any shift in the attitude of farming people towards approaching welfare and support services? YES/NO

    Comments?

APPENDIX 3

Interview Schedule: Farm Families

1. What was the situation that led you to seek help or advice? For example, was it financial, health problems, or other problems within the family?

2. How long had that situation being going on?

3. What sorts of help were you looking for? (Eg. Financial, counselling, someone to listen and understand, information, practical help (eg home care for sick/elderly relative, childcare etc))

4. *(If only financial)* Apart from financial help, what sort of help were you looking for?

5. Where did you find information about services available for farm families?

6. Where did you go first?

7. How did you find out about that source?

8. Did they refer you to someone else?

9. Where did you go from there?

10. How did you find out about that source?

11. Any further steps/sources if applicable?

12. Did you apply for RAC Exceptional Circumstances Drought Assistance? YES/NO

    Did you apply for:

Interest Rate Subsidies	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Rebate on loan security	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Drought Relief Payment	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Farm Household Support	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					

RAS Appeal Review	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Training & Professional Advice	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Disaster Relief	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Re-establishment Grant	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Farm Debt Mediation	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Farm Assessment Scheme	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Realisation of Assets	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					
Drought Proofing Assistance for the farm	?	Successful	YES/NO	Helpful	YES/NO
If not - Why not?					

Other positive comments?
Any Problems with the assistance?

13. Did you approach the Department of Social Security for help? YES/NO
If not - Why not?
If Yes, what sort of help did you get?
Health Card ?
Car Registration ?
Other?

Were they able to help? YES/NO
Other positive comments
Any problems with that assistance?

14. Did you approach the Department of Employment Education and Training and Youth for help? YES/NO
If not - Why not?
If Yes, what sort of help did you get?
Austudy Assistance ?
Rural Retraining Scheme ?
Other?

Were they able to help? YES/NO
Other positive comments
Any problems with that assistance?

15. Did you approach the *.(Area specific service).* for help? YES/NO
If not - Why not?
If Yes, what sort of help did you get?
Other?

Were they able to help? YES/NO
Other positive comments
Any problems with that assistance?

16. Did you consider any form of retraining for any member of the household? YES/NO
If not - Why not
If Yes, what sort of help did you get?

Were they able to help? YES/NO
Other positive comments
Any problems?

Was the training used in subsequent employment? YES/NO

17. Did you receive any gift packages through the mail? YES/NO
If YES, what did you think of that idea?

18. Were you able to get some assistance with:
Electricity ?
Telephone ?
Fuel ?
Other

19. Tell me about any unofficial person or group who was particularly helpful to you and your experience with them.

20. Were there any services or sorts of help that you felt you needed but were not available?

21. What do you think of the idea of a one-stop-shop in town where you could go and find out about any Government services and get assistance in filling out application forms?

22. What forms of help or support do you think people moving out of farming need?

23. Where do you think the responsibility lies for supporting farm families in trouble - Government, Community, Family/friends?

24. Did you find that your neighbours/friends discussed the various types of services and assistance that were available for farm families?

25. Do you think there needs to be community networks organised to assist people with informal support? YES/NO
Comments?

26. Were you aware of all the entitlements that were available to you?

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